

FundPOINT® Monitor



A Web-based daily email alert and compliance information tool

Nearly 5% of funds sold in the U.S. file a new document with the SEC every day. On the busiest days, over 20% of funds submit a new filing. These documents provide a wealth of opportunity to the firm that manages the information well. Imagine if you were privy to up-to-date information such as:

- **Important updates** to be shared with investors, including retirement plan participants and variable annuity contract holders;
- **Fund policies** that may have changed within the most recent business day – such as new portfolio managers or the percentage being charged for redemption fees;
- **Timely news** about changes in commission structures and mutual fund “finder’s fees” to help promote sales growth; and
- **Rapid notification** of changes to competitors’ mutual fund policies that you choose to monitor on a proactive “watch list.”

With the right tool, you could enhance customer service, improve productivity, and stay ahead of the competition.

ALERT: NewRiver has the answer.

FundPOINT® Monitor: As Easy and Convenient as Opening Your Email

FundPOINT Monitor is a Web-based email alert and compliance information tool that notifies you of changes affecting the funds and stocks that you need to monitor. Using NewRiver’s patented process technology, FundPOINT Monitor gives you a window from your desktop to the latest filings on the SEC’s EDGAR system for any or all U.S. open-end mutual funds (load and no-load shares), as well as publicly traded stocks.

A user-friendly interface makes it easy to see information in a variety of “calendar views” – by the current day, week, month, or even a prior month within the current calendar year.

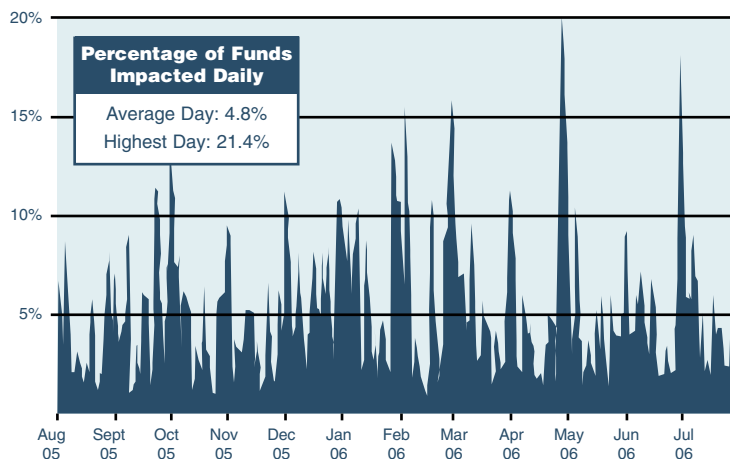
With FundPOINT Monitor, you have access to ALL relevant disclosure documents – supplements, prospectuses, shareholder reports, proxy statements, etc. – and the flexibility to quickly categorize and research information. You can even “pass through” branded compliance alerts to your customers and intermediaries. Finally, as a Web-based application, FundPOINT Monitor is virtually “plug and play.” There’s minimal setup time and user training involved, and no security risk to your internal systems.

Who Is FundPOINT Monitor Designed for?

- **Retirement Plan Providers** – allows providers to be notified of changes in the various funds they offer, and to optionally push this information through to their plan sponsors
- **Mutual Fund Companies** – allows companies a way to systematically and efficiently deliver ever-changing SEC fund filings and supplement updates to their intermediaries, as well as to monitor competitor filings to gain insight about product design and features
- **Insurance Companies Offering Variable Products** – provides notification of new filings within their variable product lineup and, when combined with NewRiver’s Intelligent Delivery Services® (portfolio-specific printing and e-delivery), enables proactive and cost-efficient disclosure document delivery

One Year of Mutual Fund History

Percentage of U.S. Open-End Funds With a New Filing per Day
21,000+ CUSIPs



Mutual fund policies change daily. FundPOINT Monitor keeps you up to date on changes to the funds you sell and service, and allows you to send appropriate information to your customers and intermediaries.



Partners in Electronic Compliance and
Intelligent Document Fulfillment

Benefits to Your Firm

- **Cover All Investments** – You can track all your U.S. open-end mutual funds, equities, and variable products with filings on the SEC's EDGAR system.
- **Assure Timely Information** – With FundPOINT Monitor, you're always up to date on the latest SEC filings on EDGAR every day simply by powering on your computer and checking email.
- **Enhance Customer Service** – You can automatically “pass through” selected compliance alerts, via branded emails, to your customers and distributor network.
- **Get Competitor Insight** – You can track SEC filings for your fund lineup and key competitors by indicating which fund CUSIPs or ticker symbols you wish to track.

Coverage

FundPOINT Monitor covers all 21,000+ U.S. open-end mutual funds (load and no-load shares), U.S. equities, and variable products with underlying mutual fund subaccounts. Information is updated daily from EDGAR as new documents are filed with the SEC.

Financial CEOs Believe Good Compliance Adds Value

Two recent studies by PricewaterhouseCoopers (PWC) reveal that financial services firms believe a compliance culture can deliver a competitive advantage through reduced legal liabilities, an enhanced reputation, and improved customer relations and retention:

- **PWC's Global Compliance Survey** (“Protecting the brand – the evolving role of the compliance function 2005”) revealed that 80% of the respondents representing financial services senior executives and compliance officers believe the compliance function adds value to their business.
- **PWC's 8th Annual Global CEO Survey** (January 2005) revealed that 64% of CEOs acknowledge that good compliance has reduced legal liabilities, and 54% believe compliance contributes to an enhanced reputation and brand. In the same survey, 32% of CEOs credited effective compliance strategies with improved customer loyalty.

FundPOINT Monitor provides a cost-effective, simple, and accurate way to help build compliance knowledge within your organization on the securities you sell and service – and even to share this information with your valued intermediaries and customers.

Features

- **Custom Securities Tracking** – tracks select funds and stocks through an automated “watch list” that's easy to update and always up to date
- **Daily Emailed Alerts** – notifies you when new filings have been submitted to the SEC; NewRiver's patented process technology tracks securities daily
- **Research Affected Securities** – see how many funds were affected by an SEC filing, and get a list showing each fund's name
- **View Current and Historical Documents** – view documents that were filed on the current day or during the prior 12 months by searching by CUSIP, security name, or fund family name
- **Fund Family Rollups** – shows information at the fund family level (and within a fund family) to individual funds and fund classes so you can easily see major changes for the fund families you are interested in, and quickly drill down to the underlying share classes which may be affected
- **Convenient Calendar View** – provides summary information of SEC filings for the current day, week, or for current or prior months
- **Supplement Categorization** – categorizes prospectus supplement filings by key standard descriptions (e.g., “fund manager change”) to help you quickly determine if you need to pass along this information to your customers

Optional Features Available

- **Push-Through Capability** – automatically sends email alerts directly to your customers by setting up this capability with NewRiver
- **Co-Branded Emails** – brands email alerts that are “pushed through” to customers so it looks like the email comes directly from your organization, rather than from NewRiver
- **All Document Types** – provides access to all relevant documents, including:

Mutual Funds

- Prospectuses
- Supplements
- Semi-Annual and Annual Reports
- Statements of Additional Information

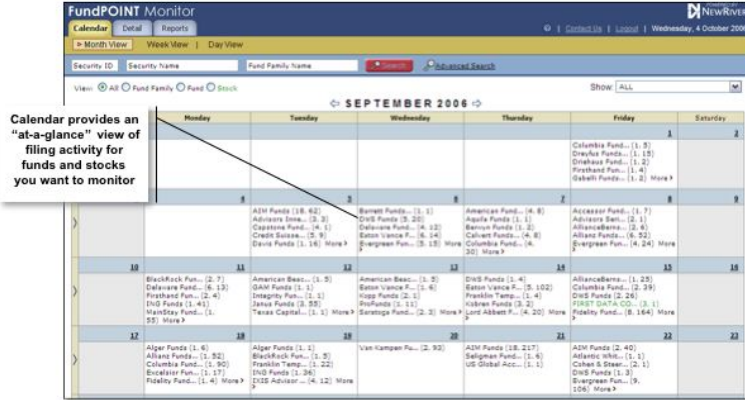
Stocks

- Quarterly and Annual Reports
- Proxy Statements

How It Works

Once the system is set up, you'll receive daily alerts targeted to your personalized "watch list." You can also set up accounts for your employees and even clients by following simple steps outlined in the FundPOINT Monitor Implementation Guide provided by NewRiver.

Daily Alerts to Relevant SEC Filings

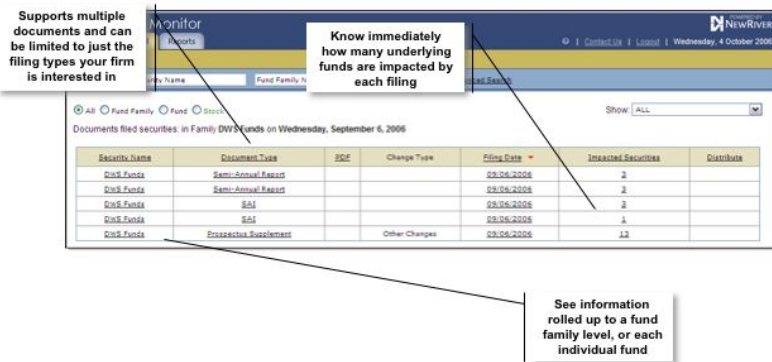


FundPOINT Monitor offers a choice of calendar "views" to monitor compliance activity for daily alerts.

Simply log on to FundPOINT Monitor from the email. You can choose from a variety of "calendar views" – by the current day, week, and month, or even view a prior month's activity (within a 12-month calendar year period). Within the calendar view tab, you can choose to view SEC filings for all U.S. open-end mutual funds or by fund family, individual fund CUSIP, or stock ticker symbol.

FundPOINT Monitor also lets you click through information to see the underlying document sourced on EDGAR with the new filing, and the individual securities impacted by each filing. That's important because every fund family change may not affect every individual fund at the share class level. (There are roughly 8,000 U.S. open-end mutual funds and over 21,000 associated fund CUSIPs representing various share classes.)

Detail Views Simplify Impact of New Filings



FundPOINT Monitor simply organizes compliance detail so you can quickly see the impact of new filings affecting your funds or securities.

Beyond choosing what funds or equities you wish to monitor, FundPOINT Monitor also lets you decide which new document filings you receive alerts on. For example, you can choose to receive email alerts on just new supplement filings or on ALL relevant new document filings – prospectuses, shareholder reports, and statements of additional information. FundPOINT Monitor also lets you download information from mutual fund filings for the past 12-month period into Microsoft Excel spreadsheets for internal compliance reporting and auditing.

To enhance the customer experience, FundPOINT Monitor provides a transparent interface for your investors with email alerts branded with your firm's logo and sorted (based on information you provide to NewRiver) to be relevant to their individual investments.

Implementation

Minimal client time and effort is required during installation. Clients simply provide NewRiver with their "watch list" of securities and email addresses. To enable the private label "push-through" capability, clients complete a logo/graphic for the customer emails, provide a customer list, and assign default passwords for this audience. Most implementations can be completed within 24-48 hours of receiving this information.

Security/Systems Integration

As a Web-based ASP solution, FundPOINT Monitor is a standalone desktop tool that involves no security risk to your internal computer systems or recordkeeping systems. Additionally, our user-friendly, intuitive interface requires little or no training for the user.

Customer Service

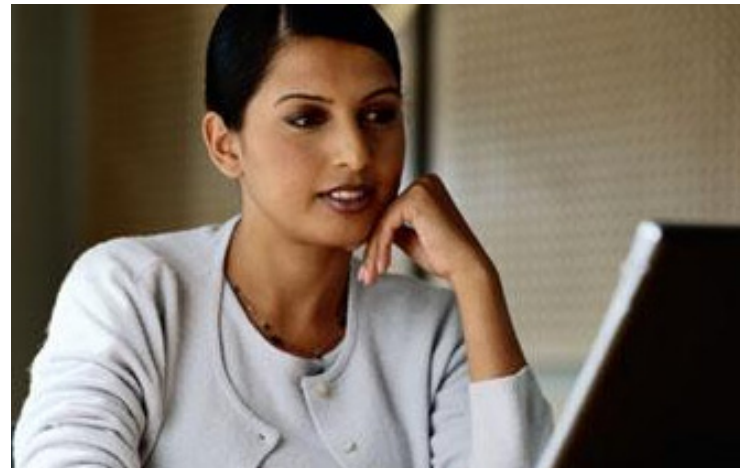
After deployment, NewRiver's Customer Support and Customer Care programs provide technical support and assistance to ensure ongoing, responsive customer service. The NewRiver Customer Support team helps to field day-to-day questions, requests, and occasional production issues. In addition, Customer Care programs are available to identify opportunities to leverage and adapt the service – or other appropriate NewRiver products – for new and evolving needs.

ROI

Finally, a Word About ROI

FundPOINT Monitor is designed to help reduce the cost, risk, and organizational overhead associated with monitoring compliance change affecting your fund lineup. This advantage can impact your revenues in a number of ways:

Better Customer Communication	Better customer communication builds better investor relations, resulting in repeat business and increased revenues.
Improve Mutual Fund Knowledge	FundPOINT Monitor allows you an affordable, paper-free mechanism to improve your firm's fund information IQ and to easily pass on this knowledge to your valued intermediaries and customers.
Competitor Insight	Having up-to-date competitive intelligence allows you to not only be aware of what the competition is doing, but to better manage your own product design with new policies and features.
Service Differentiation	The ability to stay abreast of relevant fund changes helps differentiate your firm and keep you ahead of the competition. Surveys show that CEOs of financial institutions believe that good compliance practices add value to their business by mitigating risk, enhancing customer service, and bringing credibility to their brand.



About NewRiver, Inc.

NewRiver, Inc. is the industry leader for electronic compliance and intelligent document services for the financial brokerage and retirement industries. NewRiver's solutions enable brokerages, retirement plan providers, variable annuity providers, and retirement plan recordkeepers to dramatically decrease operational expense, to strengthen customer and business partner relationships, and to improve the productivity of their employees. NewRiver currently serves more than 100 top financial companies, including Allianz/USAllianz Securities; Coates Analytics; E*Trade Securities; First Allied Securities; Lincoln Financial Group; MFS Investment Management; Morgan Stanley; Park Avenue Securities, an indirect Wholly-Owned Subsidiary of The Guardian Life Insurance Company of America; Prudential Financial; Southwest Securities; True North Financial Services; UBS PaineWebber; and Wachovia Securities. NewRiver is headquartered in Andover, Massachusetts.

For more information on how NewRiver can benefit you, call 800 481-2331 or visit us at www.newriver.com.

Questions to Ask Other Competitors

1. Do they have a daily process that links each SEC-filed document to the underlying securities?
2. Do they empower you to define funds and stocks to monitor based on the funds you sell, as well as to monitor competitor offerings?
3. Do they allow the capability to send complimentary alerts automatically to your customers?
4. Do they brand compliance alert emails forwarded to your clients for transparency and enhanced customer service?
5. Do they offer a combination of compliance and technology expertise with a track record of first-to-market, industry-best solutions?
6. Do they have a client roster of over 100 leading financial firms, including industry regulators?