

# Rebalancing Software that Goes Beyond the Standard



## Flexibility to support the most sophisticated structures

As your partner, we focus significant investments in the technology you need to manage your client's complete wealth picture. For many advisory firms, portfolio rebalancing is one of the single most important pieces of technology that they have. In fact, rebalancing software may impact your client portfolios more than any other system as it touches their investment strategies, risk tolerance, taxes and more. As client needs and investment opportunities grow more complex, the need to have rebalancing software that is flexible enough to support even the most sophisticated structures is an absolute necessity.

The Black Diamond Rebalancer provides the functionality you'd expect from a top-of-the-line portfolio management solution including:

### Enhanced modeling

- **N-tier model of models**—allows you to efficiently manage and organize your models so you can use them as building blocks when creating client investment strategies.
- **Inclusion of outside managers**—functionality lets you leverage Separate Account Managers for clients. You are able to set a target allocation to specific managers and have the system propose withdrawals or deposits from that manager when needed.
- **Security equivalents**—allow you to track similar assets to ensure that the rebalancing engine doesn't unnecessarily sell out of one asset just to buy a nearly identical equivalent.

### Tax-efficient rebalancing

Helps you manage your clients' tax liability and ensure you are in the best position to minimize unnecessary gains, while efficiently utilizing losses. Features include:

- **Asset location**—to ensure you are taking advantage of tax-deferred or tax-exempt accounts by prioritizing purchases of less tax-efficient securities into these accounts.

- **Tax-loss harvesting**—threshold alerts so you can choose to liquidate into cash or invest proceeds into a designated equivalent security.
- **Tax-specific rules**—to control potential tax consequences such as wash sales, long-term and short-term capital gains limits, and more.

### Proactive monitoring

Helps identify for review new cash, portfolios that have deviated from the model, tax loss harvesting opportunities, and other scenarios.

### Straight-through trade processing via FIX

Includes the ability to track the progress of the trade order throughout the lifecycle of the trade submission.

### Secure Approval Workflows and Notifications

Ensure that only properly permissioned users can execute trades.

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## Designed with you in mind

Our new rebalancing software is fully integrated into the Black Diamond Wealth Platform. By providing a powerful, end-to-end technology stack, we aim to deliver a unified experience and minimize cost to service.

And, just because a rebalancer can be a powerful back-office tool doesn't mean it shouldn't be enjoyable to work with. The open layout and clean look and feel have been designed to cater to the day-to-day core workflows that are pivotal to your business success. Intuitive and easy-to-use, our system allows users to quickly take advantage of the robust functionality.

### For more information

We want your business to thrive. The robust functionality and core workflows of our next generation rebalancing software demonstrates one more way we help you manage your client's complete wealth picture.

If you have questions, or would like to learn how the Black Diamond Wealth Platform can support your business, contact your personal Black Diamond representative, call **1-800-727-0605** or email **info@advent.com**. You can also visit **blackdiamond.advent.com**.