UTOPIAADVISOR PRODUCT MODULES, SERVICES & WARRANTIES

	PLAN REVIEW SUITE	INVESTMENT REVIEW SUITE[1]
Application Components	*Includes Cloud Applications & Reporting* • Book of Business Dashboard - *Plan Health Status S.W.O.T. Alert* • Plan Health Snapshot - *Goals and KPI measures* - *Plan health scoring* - *Plan health checklist* • Outcome Projector[1,2] - *Plan level deferral gaps, replacement ratios and income projections* • Data Upload - *Self-serve utility and help services for plan data integration from your plan providers* • Client-Facing Reporting & Documents	*Includes Cloud Application & Reporting* • Book of Business Dashboard - *Plan Health Status S.W.O.T. Alert* • Fund Monitoring - *IPS Watchlist criteria builder, monitoring and notifications* • Fund Line-Up Scoring - *Fund specific, line-up weighted average* - *Fund scoring* • Fund Line-up Proposal - *Fiduciary checkist* - *Fund expense and revenue calculator* - *Fund comparison and alternatives selector* • Client-Facing Reporting & Documents
Common Support Applications	• Contacts CRM • Document Vault • One View Data™	

	LICENSING FEATURES & WARRANTIES	
Features	• Document Configuration, Personalization & branding • Mobile Enabled • System Reporting & Data Extracts	
Utilities	• Enterprise Data Services - *API and/or ETL for all plan participant activity data, fund line-ups, fees and expenses and revenue share data* • Data Upload Tool - *Upload alternatives to APIs, for plan and participant data aggregation*	
Future Features[2]	• Plan Health Survey & Score Assessor[1] • Plan Services & Design RFP	• Filter 5500[1] • Plan Benchmark Index
Warranty Services	Updates, upgrades, customer service, 30-day Money Back Guarantee	

UTOPIAADVISOR, YOUR SOLUTION FOR ENERGIZING CLIENT MEETINGS.

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	OPTIONAL ADDITIONAL SERVICES & RESOURCES
Fee-based Resources Options- **Third-party Data Licensing** **Proprietary Intelligence services and products***	• Plan Benchmarks, a Fluent proprietary index • Fund Returns Data & Index Data, provided by Morningstar • 5500 Search Services, annual one-year latency updates
Consulting Services	**Hourly Fee-based Services** • Market Research/Thought Leadership • Requirements Analysis & Formation • Integration & Implementation • Template Design • Data Analysis • Content Creation • Application Configuration • Technical Support (IT) • Web Page Development • Account Management Services

* Resale services of third-party data and intellectual property vary in terms and fees. Alternatively, for Institutional clients, Fluent will work to leverage client license agreements, and integrate their data into our tools

[1] For advisors, the Investment Review suite requires a fee-based 3rd-party fund data source. Licensing at economies of scale rates is only available through a Broker Dealer or RIA platform marketing agreement. Please call for fee estimates that align with your business need.

Record keeping platforms can license UtopiaAdvisor and configure unique instances supporting proprietary strategic initiatives. In these instances, 3rd party data can be integrated under your use licensing agreement with your provider.

[2] Planned for 3/31 and 6/30 release updates and upgrades.

About UtopiaAdvisor

Plan evaluation tools for client-facing teams and advisors

UtopiaAdvisor™ provides retirement plan professionals optimized plan data and simplified all-in-one technology, so they can spend more time with clients improving plan outcomes, protecting their business portfolio and building new business opportunities. UtopiaAdvisor™ is an intuitive suite of plan and investment evaluation tools that transform data into meaningful action-based information to exhibit the true health of a plan in collaborative, mobile friendly software, with integrated on-demand client reporting. Optimize your practice, comply with practice management expectations, and protect and grow your business by demonstrating your value with UtopiaAdvisor™.

About Fluent

Fluent is a FinTech company that develops software solutions for the Investment Community. We focus on the needs of retirement plan professionals. We are entrepreneurs and innovators, with direct industry work experience and consumers of the industries products and services. We are committed to solving problems and addressing market trends and bring nearly 25 years of successful client outcomes. Our mission is to improve the practices and resources of plan professionals, so they can GUIDE their sponsors and participants to informed decisions, actions and satisfaction. Our vision is that every plan provider, advisor and client is aware of their position in a retirement plan benefit and can easily act to control their outcome.

CONTACT US

For more information, a product demo and an analysis of how we can help you energize your client meetings, please contact us at 781-939-0900, or info@fluenttech.com.

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