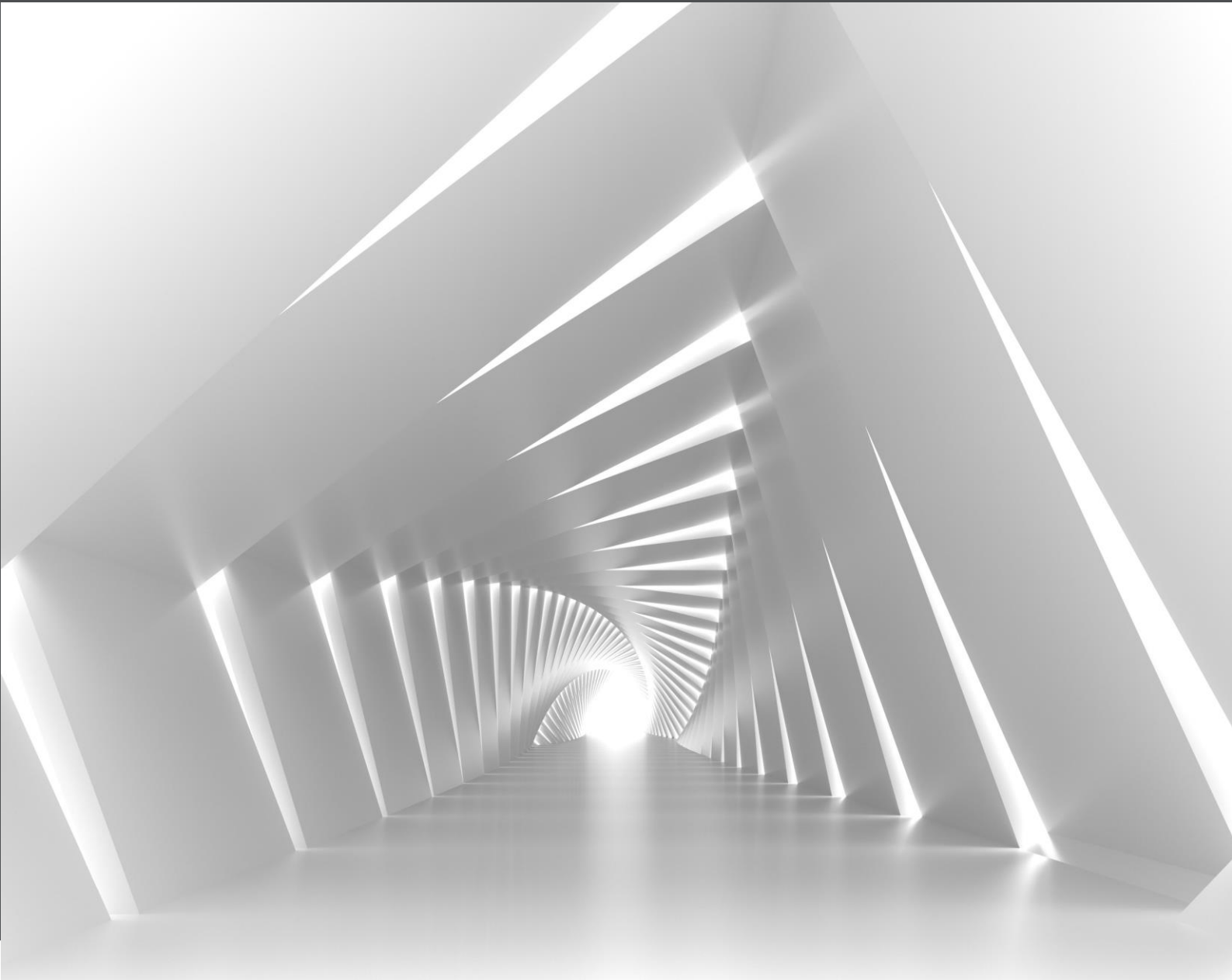


OYSTER CONSULTING LLC

Planning and Growth
Services for

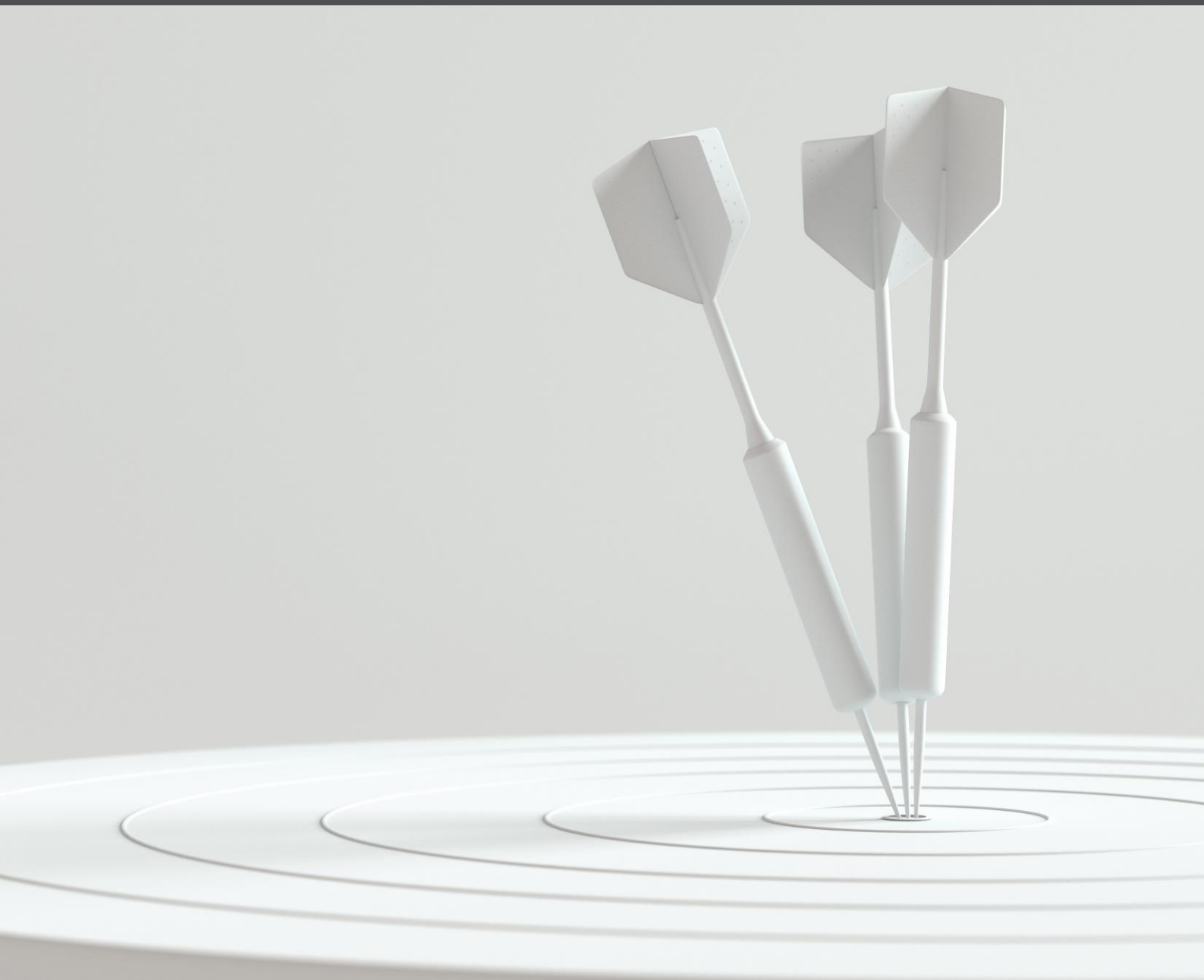
Investment Advisors





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Plan Building

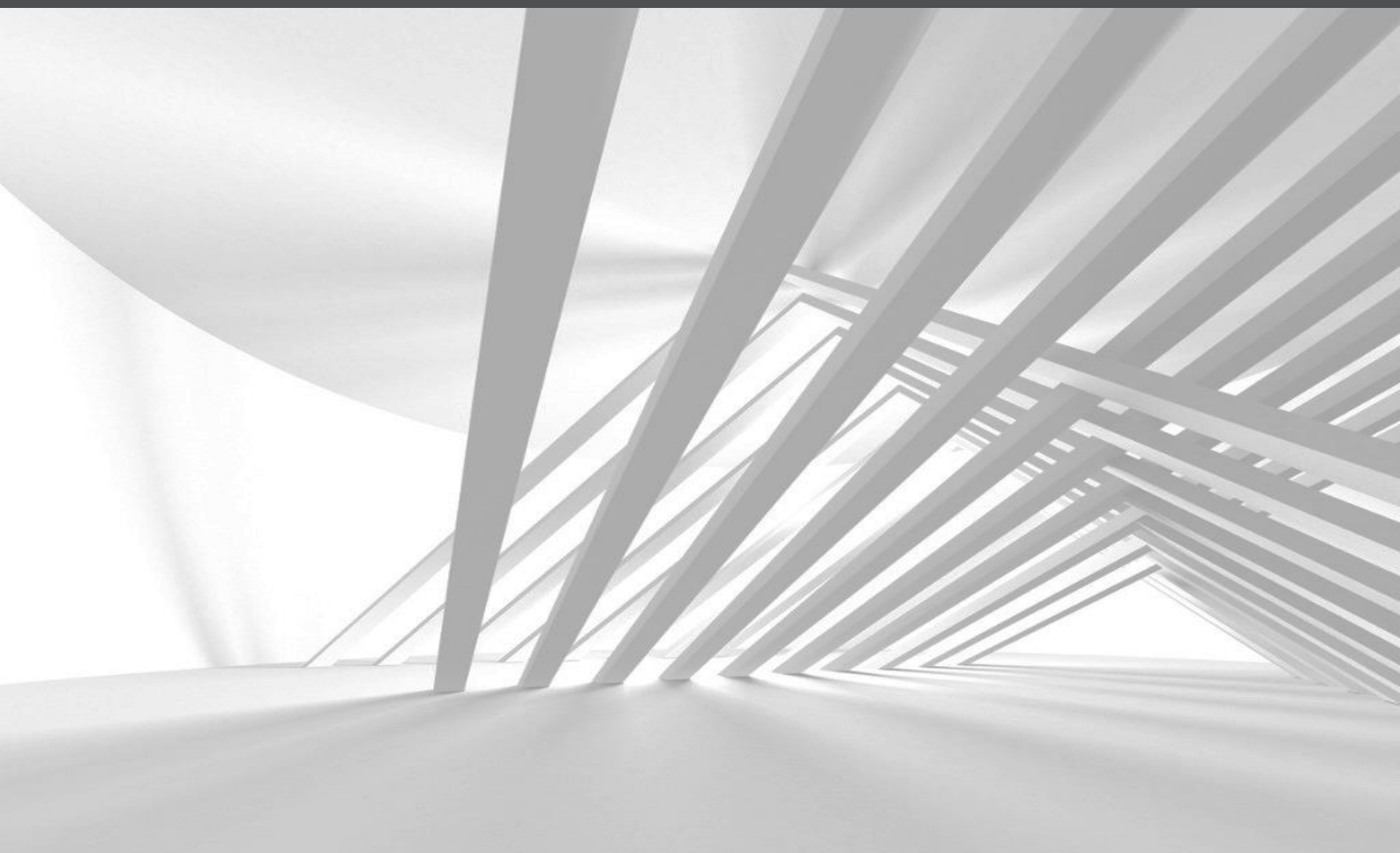
As a result of today's volatile market, client anxiety over retirement planning is rising. Many investors who grew accustomed to ever-increasing investments have seen values suddenly decrease, and many investors who previously were doing their own investing are now uneasy. What does this mean for advisors? An opportunity to significantly grow their business.

However, it also requires an enormous amount of time spent onboarding new clients and developing and revising retirement and investment plans. Many advisors haven't stopped and evaluated whether their financial planning software has the scalability and efficiency to keep them ahead in this competitive market. Advisors must also be able to spend time with their clients to be sure they understand their needs, goals and expectations.

Financial planning software is an important component of client satisfaction and retention. It can also be complex. To satisfy their clients' needs, advisors must build and re-align client-specific financial plans. This is a time-intensive process which includes:

- gathering and organizing all the necessary data from clients and other institutions,
- examining plan and software assumptions and keying the information into the application,
- performing a risk management analysis, including life insurance, disability and long-term care,
- building out federal and state tax assumptions, decision flow charts and what-if scenarios, and
- optimizing social security benefits by identifying which strategy pays the most and which strategy is the best for the client's needs.

You Are Not Alone – Why Outsourcing Plan Building Makes Sense

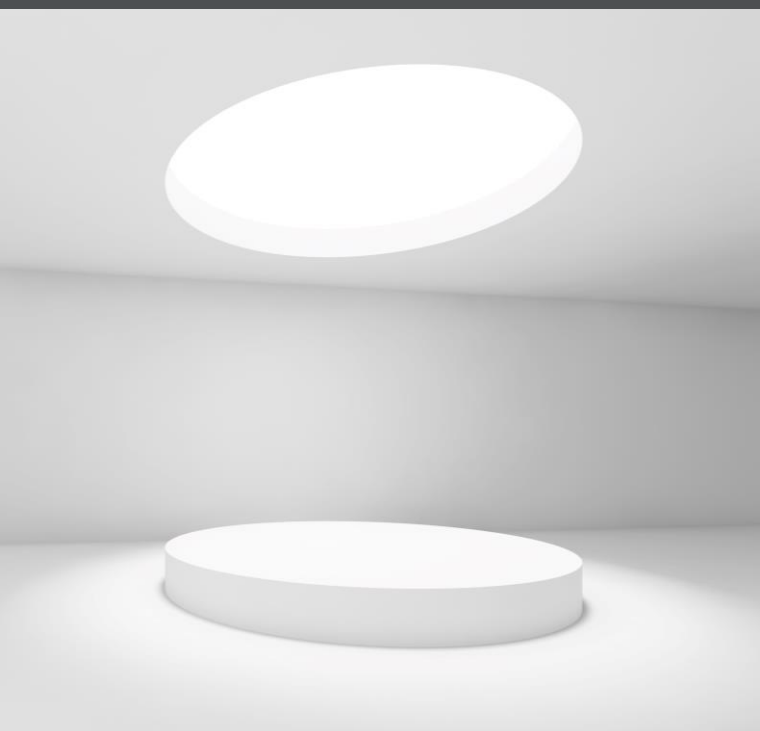


In such a demanding and increasingly competitive market, advisors may feel like they have too many responsibilities with too little time. The plan building process takes time, and efficiency with the software is one important way to stay competitive and retain clients. One way to lighten the load is to outsource financial plan creation. Outsourcing allows advisors to be more efficient and spend more time with their clients rather than struggling with back-office issues and software nuances. Outsourcing the plan building process is a solution that can help advisors stay focused on their client relationships and on growing their business while producing plans to suit and satisfy their clients. The right outsourcing partner can also provide more details around data gathering, goal setting, social security and investment data entry, defining goals as well as risk identification concerning insurance, disability and estate planning.

Oyster is happy to assist with the plan building process or mentoring as firms move towards greater financial planning implementations.

Software Selection

Whether you are new to using financial planning software or you are looking to see what other providers are out there, it can be an overwhelming and tedious effort to research and select the financial planning software for your firm.

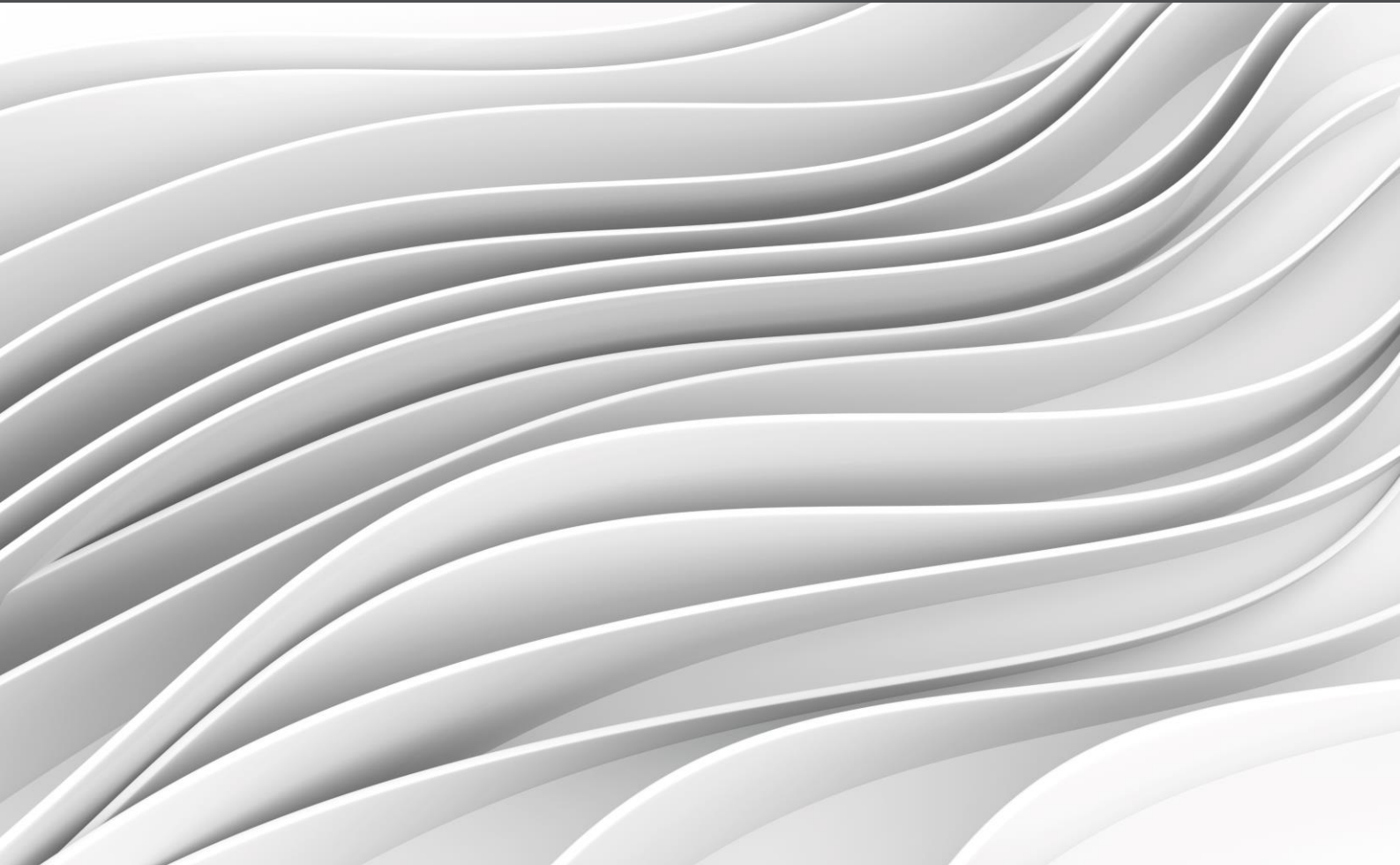


To select the best software provider, your firm should take a holistic approach that includes:

- understanding your firm's most important processes that have a major impact on your financial planning business solution;
- defining your financial planning strategy;
- gathering internal intelligence and documentation, working with experts at your firm to gather thoughts and review current documentation around your planning process;
- analyzing key metrics, planning volumes, and tracking models;
- assessing alternatives that optimize efficiencies and support your journey.

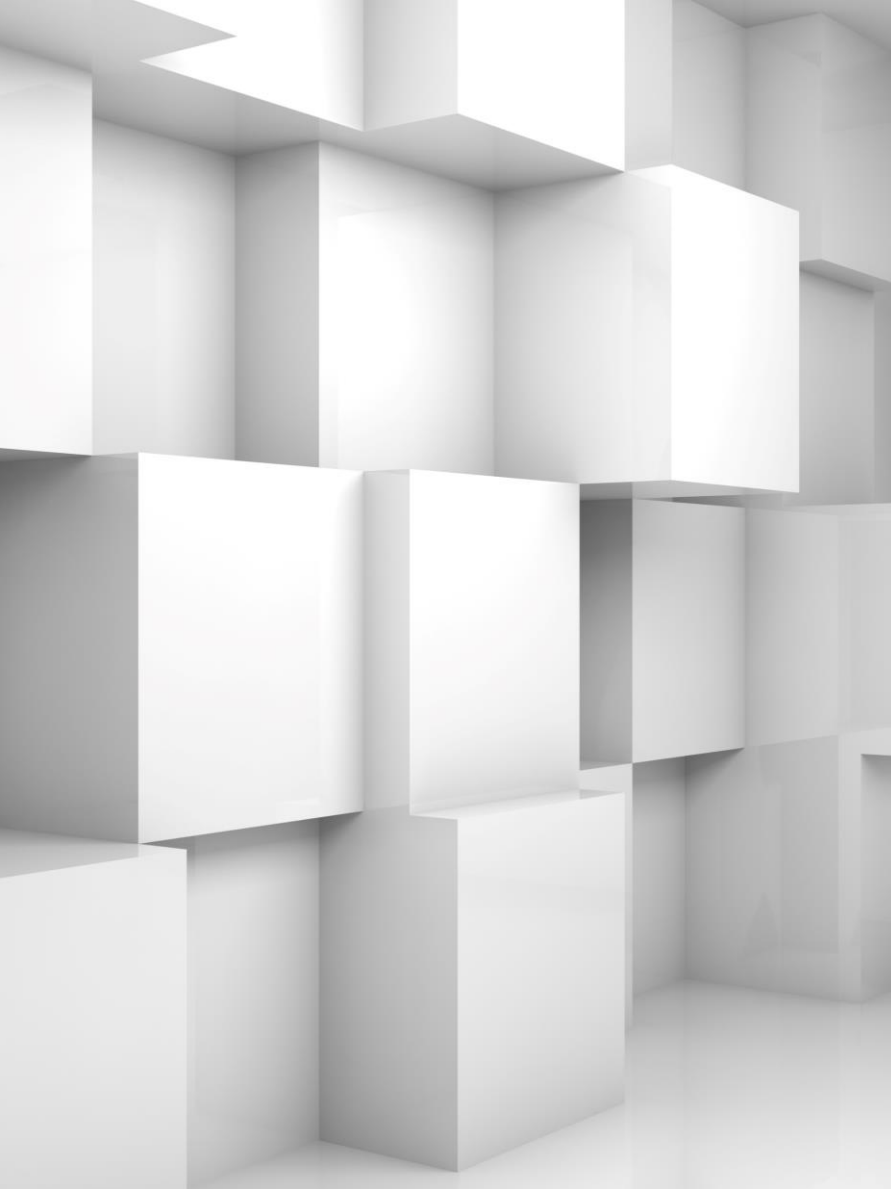
This approach should adhere to your firm's most critical activities and industry benchmarks, advise on fee proposals, target how you want to deliver and operate going forward once your new application is in place, and include oversight of the vendor management process.

Software Transitioning



When you are considering exploring your planning software options or transitioning from one software application to another, the right outsourced partner will help you make the best decisions and lead you step-by-step through the vendor selection and transition processes. They should act as an advisor to your executive leadership team, freeing key players in your business to focus on growing assets and client experience.

Transitioning from one financial planning software system to another can be disruptive. Effective execution of the implementation with minimal disruption to staff and clients is essential to success.



The key to an effective transition is a disciplined approach that includes:

- Defining the work, sequencing the events, and identifying milestones
- Identifying resource needs and determining accountability within the organization
- Identifying and managing risks, issues, gaps and the decision process
- Establishing and executing an internal communications plan
- Establishing goals so that Advisors are enthusiastic about using the application to achieve greater AUM and can spend more quality time with their clients
- Developing a change management plan including stakeholder readiness, training, and support
- Monitoring and reinforcing changes to ensure the benefits are realized.

Oyster's consultants are seasoned experts who have been on both sides when it comes to making these decisions. They can provide you with faster, better results.

Financial Planner Support



Spend more time with your clients and grow your business.



Focus

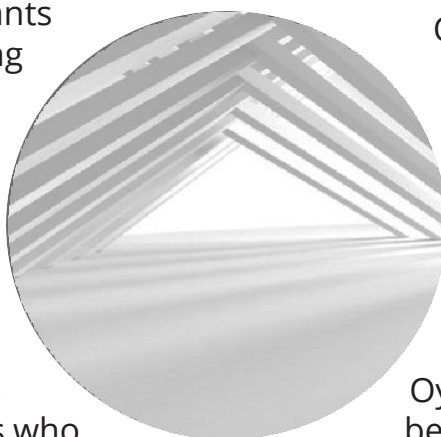
Advisors spend valuable time adjusting asset allocation and performing planning software tasks instead of developing client relationships. Our consultants are efficient in the use of planning tools and can help with these tasks so you can spend time with your clients.

Platform Experts

We are experts with planning tools so you don't have to be. We will produce your plans more efficiently. Our consultants can help you utilize your planning tools to your best advantage so you can grow your business.

Experience

Oyster has a proven approach to guide your decisions and experts who can help you make the change as smooth as possible.



Better Outcomes

Oyster consultants can provide best practices and processes to help your firm run efficiently, saving time.