
Multi-client Financial Reporting

The Navigator OneView service provides multi-client financial reports. Investors are able to find great brokers, advisors, and accountants to work with—but each side is only involved in a portion of the overall financial management. The OneView team works closely with individuals and financial professionals to develop the comprehensive reports you need. To meet this need, the OneView team is ready to handle:

- **Data Collection** – Retrieve data from online sources to provide accurate, timely reports
- **Data Entry** – Enter financial information that is only available through paper statements, appraisals, or another source
- **Reports** – Supplement the reports you receive from your current financial advisors to provide you with a complete financial picture by working directly with clients or financial advisors.

When you work with the OneView team, you decide what information you want and how you want to receive it!

OneView Services

The OneView service is designed to be completely flexible to meet the clients desired results. This service provides your clients with:

- **Financial Reports** – The OneView team provides comprehensive reporting for all financial information.
 - **Investment Tracking** – The team handles all transactions from investments and provides summary reporting of all holdings
 - **Investment Performance** – The service calculates the performance of investments and compares them to industry and custom benchmarks
 - **Asset Allocation** – FNI breaks out investments based on asset class
 - **General ledger / cash reports** – The team tracks all income and expense transactions and provide reports
 - **Consolidated reports** – The service combines multiple entities and/or years to show investors their total financial picture
 - **Custom reports** – The OneView team creates reports based on specific needs
- **Clients' Data Collection** – The service retrieves and aggregates all financial data into a secure database

Benefits for Professional Advisors

This is ideal for financial professionals who want to focus on growing their business, without worrying about staffing, technology, and data accuracy. OneView handles all of that for you!

Your clients' bank, brokerage firm, money manager, and other financial data is aggregated to provide clients with complete financial reports. And, the reports are in your clients' hands 14 days after month end.

When you outsource the back office work of data entry and report generation, you can:

- **Increase Profits:** Focus your energy on revenue generating activities.
 - Improve client acquisition
 - Maximize current client investments
 - Increase assets you track, increasing your base fee
- **Improve Client Relationship:** Spend more time working directly with clients, instead of working with their data
- **Provide Additional Services:** Expand your market by utilizing the additional reporting and data tracking OneView offers you:
 - Show investment performance reports
 - Compare performance to benchmarks
 - Consolidate all financial information
 - Offer bill pay solution
 - Track all client assets

Benefits for Individual Clients

Individuals need more financial information than ever before. With a larger variety of investments, comprehensive reporting can show investors where their money is. Individuals want to:

- Make Informed Decisions
- Understand Investment Holdings
- See Asset Allocation
- Compare Performance to Benchmarks
- Compare Managers to Each Other
- View Risk Analysis

Portfolio Tracking

Investment tracking is a major component of the OneView service. Our highly trained staff aggregates your investment information from your brokerage firms and investment advisors. Our staff tracks investments at cost and fair market value. Once all the data is collected, it is reported to the client

Investment Performance

Investment performance is the most accurate way to show an investor their return on investment. It uses the investment calculations detailed by the CFA Institute (formerly AIMR). Navigator OneView provides performance calculations on all of your investments, including:

- Marketable Securities
- Real Estate
- Venture Capital
- Partnership Interest
- Oil and Gas
- Other Investments

The OneView team is dedicated to providing performance reports that relate directly to your clients' investments. The performance reports allow you to:

- **Determine Your Investment Performance** – Know your Annualized Internal Rate of Return and your Absolute Dollar-Weighted Return
- **Compare Returns to Benchmarks** – See how your investments have done versus industry standard benchmarks

- **Know Your Asset Allocation** – Understand your portfolios diversification by knowing their asset classes
- **Compare Managers** – See which manager performed better, eliminating the affects of cash flows outside of their control
- **Know Your Risk** – Calculate investors risk using Standard Deviation and the Sharpe Ratio

Dewey & Vera Goode						
Multi-Year Security Performance Summary						
From: January 2000 To: December 2004						
	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>Cumulative</u>
<u>Components of Return</u>						
Beginning Value	328,998	314,951	303,413	299,147	273,073	273,073
Contributions	5,109	14,589	15,500	43,320	24,584	103,102
Interest	6,425	5,125	3,682	3,391	3,525	22,148
Dividends	2,310	3,226	7,481	4,063	1,940	19,019
Realized Gains	33,873	4,160	6,110	595	7,566	52,304
Unrealized Gains	-20,448	-608	8,954	-4,991	9,097	-7,996
Withdrawals(-)	0	-7,400	-20,500	-32,000	-15,593	-75,493
General Exp(-)	-5,445	-5,045	-4,543	-10,112	-5,045	-30,190
Mgmt Exp(-)	0	0	-5,146	0	0	-5,146
Ending Value	<u>350,821</u>	<u>328,998</u>	<u>314,951</u>	<u>303,413</u>	<u>299,147</u>	<u>350,821</u>
<u>Return on Investment</u>						
Absolute Dollar-Weighted Return	6.7%	3.8%	7.1%	1.1%	8.1%	29.7%
Annualized Internal Rate of Return	6.7%	3.8%	7.1%	1.1%	8.0%	5.3%
<u>Time Period</u>						
Number of Months in Period	12	12	12	12	12	60

General Ledger and Cash Reports

The general ledger and cash accounting and reporting are as important as the investment reporting, to show you client their complete financial picture. Our team is prepared to aggregate data from banks, credit cards, bill pay services, and more, to provide your clients with:

- Balance Sheet Summary
- Income Statement
- 12-Month Cash Flow Report

Consolidated Reports

Many clients have complex situation that involve many entities. In order to provide multi-client financial reporting, the OneView service also includes consolidated reports. These reports provide you with reports that span multiple entities or years. OneView clients' receive the following consolidated reports:

- Balance Sheet Summary
- Income Statement
- Portfolio Analysis
- Performance Summary

November 02, 2004

Goode Family
Consolidating Summary Income Statement
For the Period Ending: December 31, 2004

INCOME	<u>Dewey & Vera Goode 04</u>	<u>Ben & Sarah Goode 04</u>	<u>Total</u>
EARNED INCOME			
Salary	\$ 112,200	\$ 112,200	\$ 224,400
Contribution to 401(k)	19,800	19,800	39,600
TOTAL EARNED INCOME	\$ 132,000	\$ 132,000	\$ 264,000
INVESTMENT INCOME			
Interest Income-Taxable	\$ 1,725	\$ 1,725	\$ 3,450
Interest-Fed&State-exempt	4,700	4,700	9,400
Interest-Money Mkt Fund	2,106	2,106	4,212
Meals & Entertainment/Bus	1,367	1,367	2,734
Utilities & Telephone/Bus	564	564	1,128
[User Defined Exp/Bus]	4,069	4,069	8,138
Other Expenses/Business	3,699	3,699	7,398
	3,300	3,300	6,600
TOTAL BUSINESS EXPENSES	83,516	83,516	167,032
TOTAL EXPENSES	\$ 213,702	\$ 213,640	\$ 427,342
NET INCOME	\$ 150,047	\$ 145,109	\$ 295,156

Timeliness of Reports

Your financial information is critical to your decision making. The only way this is valuable is if that information is available to you in a timely manner. The OneView team follows a strict 14-day deadline for delivering all financial reports at quarters end.

Additional Services

The OneView service provides an excellent reporting foundation for most investors. There are certain cases where more details are desired by the client. When requested, the OneView team can handle:

- **Special Analysis** – The OneView team provides additional analysis through reporting, graphing, or data tracking
- **Monthly Frequency** – The service provides your reports when you need them
- **Electronic Delivery of Reports** – The technology allows you to view reports online or receive them through secure email

Data Aggregation

To provide accurate and timely reports, the OneView team aggregate data from the client's financial institutions. Using cutting edge technology, the OneView team retrieves data from the Internet. For data not available over the Internet, additional charges may apply.

Security and Privacy

The security and privacy of your financial data is a primary concern for FNI. The latest technology is used to provide a secure location for all of your electronic financial data.

For More Information

If you have any questions about the OneView service, please call Dennis Mangalindan directly at 800-468-3636 ext. 1108. Or, you may email Dennis at dmangalindan@finnav.com. He looks forward to discussing how this service may benefit you and your clients.