Profiles

# Profiles Enterprise Services Overview

**Profiles Professional v9.0**

**and Forecaster v4.0**

**2008**

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# Contents


Introduction ........................................................................ 1
Profiles Enterprise Services Overview ............................................. 1
Collaboration ........................................................................ 3
    Organizational Structure ........................................................ 4
    Access Rights ...................................................................... 4
    Access Control ..................................................................... 6
        Client Ownership ............................................................. 6
        Oversight Access .............................................................. 7
        Global Access ................................................................... 7
        Granted Access ................................................................. 7
    Data Integrity ....................................................................... 8
        Case Locking ..................................................................... 9
        Client Check In/Check Out .................................................. 9
        Read-Only Viewing ............................................................ 10
    Client Properties and Case History ............................................ 10
Workflow ............................................................................ 12
    Workflow Engine .................................................................. 12
    Standard Workflow ............................................................... 12
    Workflow Roles ................................................................... 13
        Planner .......................................................................... 14
        Approver ........................................................................ 14
        Self Approver .................................................................. 14
    Report Watermarking ............................................................. 15
    Using Workflow ................................................................... 16
        Workflow Tab .................................................................. 16
        Workflow Manager ............................................................ 18
        Workflow Notes ............................................................... 19
    Workflow Notifications ........................................................... 19
    Workflow Data Protection ........................................................ 20
    Report Archival ................................................................... 20
    Custom Workflow ................................................................. 20
        Workflow Processes and Case Statuses ................................ 21
        Transition Rules between Case Statuses .............................. 21
        Workflow Roles ................................................................ 21
        Report Watermarking ........................................................ 21
        Workflow Notifications and Alerts ....................................... 21
        External Process Integration .............................................. 21
Integration ......................................................................... 22
    Profiles Data eXchange (PDX) .................................................. 22
        Security Integration ......................................................... 22
        Application and Data Integration ........................................ 22
        PDX Architecture ............................................................. 23
        Searching and Importing External Data ............................... 24

System Administration....26
Manage Users....26
Establish and Maintain Hierarchical Organizational Structures....28
Manage Auditing Events....28
Monitor System Events....29
Reassign Client Ownership....29
Manage Case Locks and Client Check-Out....29
Restore Deleted Advisors, Clients, and Cases....30
Maintain Other Administrative Users....30
Configure System Settings....30
Enterprise Data Store....31
User Audit Data....31
Case Data....31
Calculated Results Data....31
Report Archival....32
Management Reporting....32
Enterprise Deployment....33
Profiles Web-based and UDA Versions....33
Mixed Environment Use - Leveraging Common Enterprise Services....34
Conclusion....35

# Introduction

EISI is pleased to announce the release of Profiles Enterprise Services. The release represents a significant advancement in functionality for the Profiles product line. The new Enterprise Services include Collaboration, Workflow, Integration, System Administration, Enterprise Data Storage and Management Reporting. The new Enterprise Services work in conjunction with the Web-based and Universal Desktop Application (UDA) versions of Profiles Professional v9.0 and Profiles Forecaster v4.0.

The purpose of this document is to provide the reader with a detailed overview of the new Enterprise Services which are targeted for release in June 2008. It also includes an overview of the Web-based and UDA platforms and deployment options.

It is recommended that the reader be familiar with the v9.0 Profiles Professional and v4.0 Profiles Forecaster releases prior to reading this document. For more information on those releases, please see the Professional 9.0 Release Overview and/or Forecaster 4.0 Release Overview.

# Profiles Enterprise Services Overview

The market for financial planning and advice delivery continues to evolve and grow. Over the last several years the complexity of advice delivery, competitive pressures and increases in industry regulations and compliance requirements has caused organizations and advisors to change how they work. More and more advisors and organizations are moving to a team-based selling and support model for delivering financial planning and advice. Rather than a single advisor being responsible for prospecting, data gathering, developing financial plans, selling, closing, as well as managing and servicing the relationship over time, teams are now becoming the norm. This shift requires more sharing of information and coordination of activity among parties involved in the advice delivery process. This also requires more enterprise oversight of these activities.

The new Profiles Enterprise Services are meant to address the needs of organizations in this changing environment. The Enterprise Services allow users to work more collaboratively on client cases, as well as follow a structured process for creating, approving, and delivering financial plans. The Enterprise Services also provide new capabilities for managers, as well as business and compliance users that require the ability to review and archive case data, plans and recommendations and enterprise-wide management reporting.

The new Profiles Enterprise Services are comprised of the following:

- **Collaboration** – A new Collaboration Service allows advisors, assistants, managers, as well as compliance and business users to easily share and access client records and cases based on organizational structure and/or in an ad-hoc manner as needed.
- **Workflow** – A new Workflow Service allows organizations that require a more structured financial plan review process the ability to automate and enforce required business rules as a case moves through a series of planning events. This enables the coordination of the plan-review process if approval is required prior to printing and presenting a plan to a client.
- **Integration** – The Profiles Data eXchange (PDX) allows for the integration of the Profiles planning applications with security mechanisms, external applications and external data sources. PDX can be leveraged to automatically prepopulate and update client demographics, accounts and holdings and other related data. This capability increases advisor productivity by saving time and improving accuracy when delivering financial advice.
- **System Administration** – The Profiles System Administration Tool provides Administrators the ability to more effectively manage advisors, clients, cases and auditing events. In addition, new capabilities have been added to support the Collaboration and Workflow Services in order to manage organizational hierarchical structures, user access rights, user roles for workflow, reassignment of client ownership, case locks, client check-in, client check-out and to restore deleted advisors, clients and cases.
- **Enterprise Data Storage** – In addition to storing the data used to create a case, new capabilities have been added to the Profiles Enterprise Data Store to allow for the collection and storage of calculated results from plans and permanent archival of client reports as PDF files.
- **Management Reporting** – Enhancements have been made to the Profiles Management Reporting Database and Service that enable organizations to better track and report on system usage, advisors, clients, cases and client data within financial plans. Data can be extracted to a Reporting Database where standard and custom reports can be used for management reporting purposes. Enhancements also include new audit events for collaboration and workflow.

# Collaboration

The Profiles Collaboration Service allows advisors, assistants, managers, as well as compliance and business users, to easily share and access client records and their associated cases based on a hierarchical organizational structure. It enables organizations to control who has access to clients and cases and the type of access they have.

Profiles Professional v9.0 and Forecaster v4.0 have been enhanced with new client and case management screens to make it easier for users to create, save, manage, and access clients and cases. When the Web-based and UDA versions are enabled with the Collaboration Service, these screens include additional information about a client's owner (the advisor who owns the client) and the type of access rights that are available to the user (see Figure 1). An advanced search feature also allows users to search based on client last name, owner last name, and access type, making it easy to find clients.

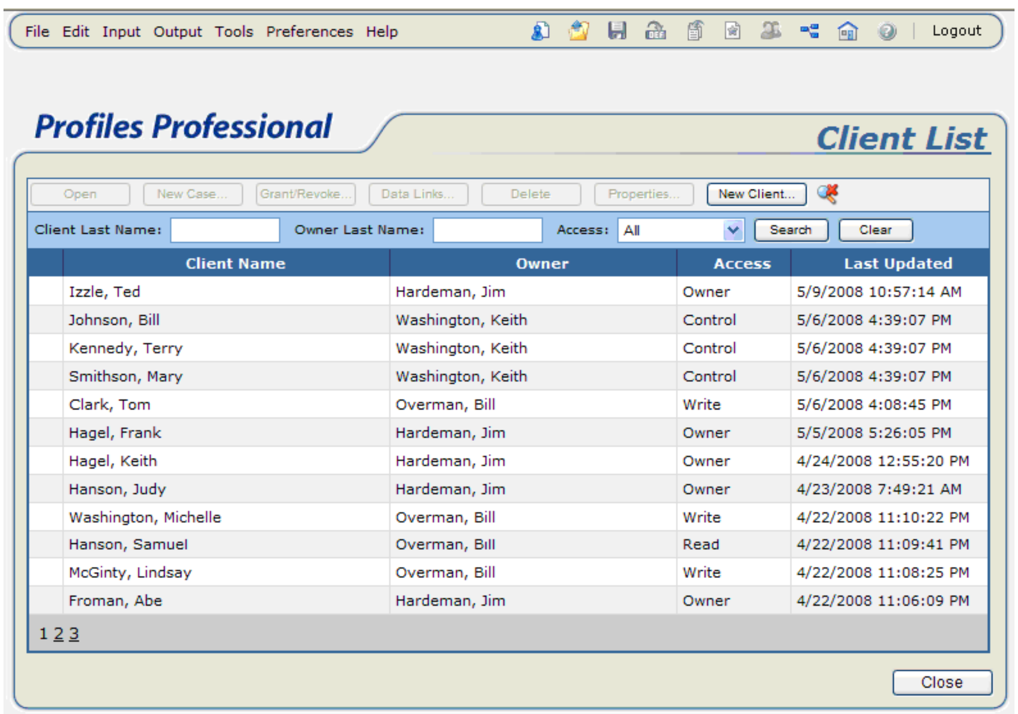


*Figure 1: The Client List screen includes columns for Owner and Access type, and advanced search capabilities*

## Organizational Structure

The Collaboration Service uses a hierarchical organizational structure to control which users have access to clients and cases. This controls which clients are seen by the user when accessing the application (see Figure 1). The organizational structure can be initially set up and maintained from within the Profiles System Administration Tool, or can be imported manually, or programmatically from an external source. The structure is very flexible and can support a variety of organizational structures including regions, states, cities, offices or other units.

## Access Rights

The Collaboration Service also controls the type of access rights users have to clients and cases. The Profiles Collaboration Service supports four levels of access rights:

- **Owner –** Provides the client owner full access rights
- **Control –** Provides similar access rights as Owner including ability to grant and revoke access rights for clients to other users
- **Write –** Provides users the ability to modify client information, case data and plans.
- **Read –** Provides users the ability to only view client information, case data and plans

Access rights control the types of actions a user can perform on clients and their associated cases. The following table outlines the actions users can perform for each level of access rights.

| | Access Rights | | | |
|---|---|---|---|---|
| **User Actions** | **Owner** | **Control** | **Write** | **Read** |
| View client properties | X | X | X | X |
| Edit client properties | X | X | X | |
| Delete clients | X | X | | |
| Grant/Revoke access to another user | X | X | | |
| Set up data links to external data sources (i.e., Albridge) | X | | | |
| Update data from external data sources | X | X | X | |
| Open cases and print | X | X | X | X |

| User Actions | Access Rights Owner | Control | Write | Read |
|---|---|---|---|---|
| Create new case(s) for clients | X | X | X | |
| Edit case names | X | X | X | |
| Modify and save cases | X | X | X | |
| Delete cases | X | X | | |
| Duplicate cases | X | X | X | |
| Import cases | X | X | X | |
| Export cases | X | X | X | |

*Figure 2: User access rights control the types of actions a user can perform for clients and their associated cases*

Depending on the access rights a user has for a client record, certain buttons will be accessible or inaccessible. In Figure 3, the user has selected the client Keith Hagel. In this example, the user is the owner and, therefore, has Owner access rights in which all the actions (in the form of buttons) on the screen are accessible.

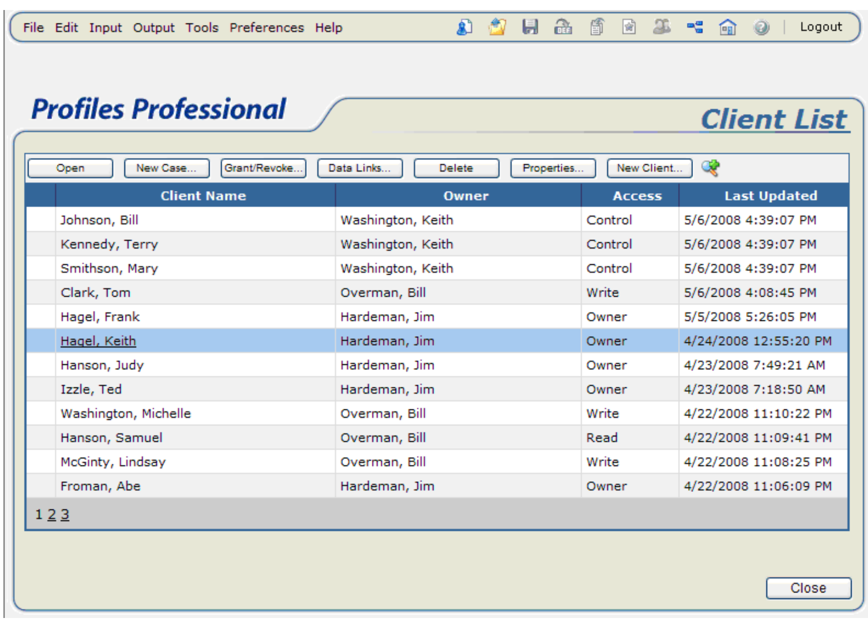


*Figure 3: Owner access allows for full access rights*

In Figure 4, the user has selected the client Michelle Washington. In this example, the user has Write access and, therefore, a limited set of buttons on the screen are accessible.

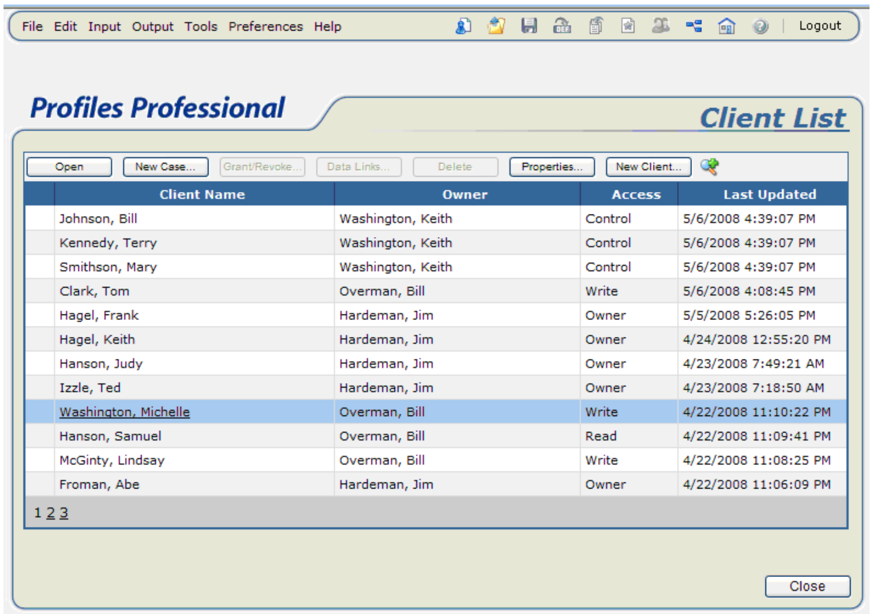


*Figure 4: Write access allows for limited access rights*

## Access Control

There are four different ways in which a user can obtain access to a client and the associated cases:

- Client Ownership
- Oversight access
- Global access
- Granted access

### Client Ownership

Client Ownership is a key aspect of how the Profiles Collaboration Service functions. Each client and case has a unique owner. The owner is established based on who initially created the client (however, ownership can be reassigned to another user if necessary). Clients that are owned by a particular user are always available to that user when accessing the *Client List* screen from within Profiles Professional or Forecaster. A client's owner has Owner access rights by default.

### Oversight Access

Oversight access is primarily used to provide managers automatic access to not only their own clients, but also to the clients owned by the users (Advisors) under their jurisdiction. Oversight access is enforced by the Collaboration Service based on the organizational hierarchical structure. Users with Oversight access can be provided with Control, Write, or Read access rights (see Figure 2).

### Global Access

Global access provides access to all clients and cases within the system. Global access may be granted to business, compliance or other users within an organization who require special access regardless of organizational structure. Users with Global access can be provided with either Write or Read access rights (see Figure 2).

### Granted Access

The Collaboration Service also enables users with Ownership or Control access rights (see Figure 2) the ability to share clients with one another in an ad hoc manner. This enables advisors to share certain clients with other advisors when appropriate and for as long as needed. When another user is granted access to a client, that user has access to the client's complete list of cases. When giving access to another user, Control, Write, and Read access rights can be granted on an individual basis (see Figure 5).

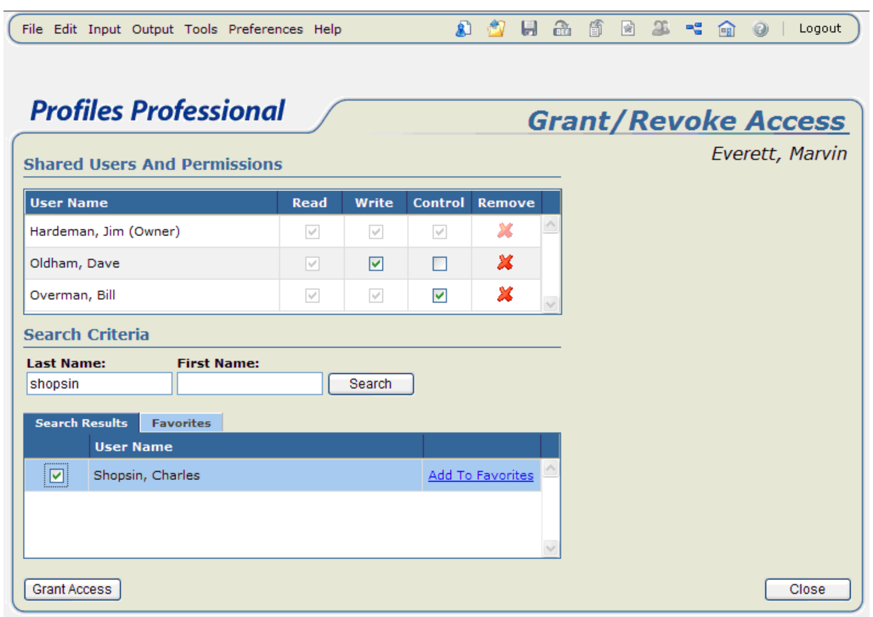


*Figure 5: Granted access allows a user to grant access to another user and set the appropriate access rights*

The *Grant/Revoke Access* screen provides search capabilities for users to search across the entire organization for other users to provide access to, as well as set and update access permissions. In Figure 5, the user has granted access to several other users and set the type of access rights.

Users with Ownership or Control access rights can also establish a Favorites list (see Figure 6) of users they want to share clients and cases with on a regular basis. For users who do joint work, or who work as part of a team that is not necessarily defined as part of the organizational hierarchical structure, this is an easy way to share clients and cases quickly. By default, all the user's favorites are selected in this list. The user can simply click *Grant Access* to add all the listed users automatically.

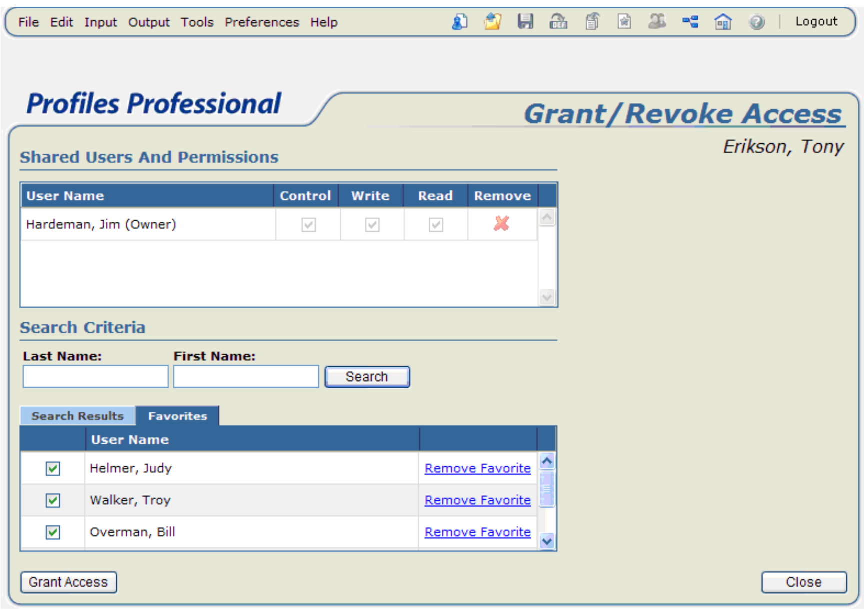


*Figure 6: Favorites list for granted access*

## Data Integrity

Ensuring the integrity of client and case data is critical in an environment where multiple parties have access to clients and cases. The Collaboration Service, working in conjunction with the PDX, protects case data when in use by another user (case locking), when checked out, or locked due to workflow status (see "Workflow" later in this document for more information).

## Case Locking

When a user with Owner, Control or Write access to a client has a case open, the case is locked by that user. Another user (or multiple users) accessing the same case can open the file but only in read-only mode. This enables multiuser access for collaboration, but protects the data from being modified by two (or more) users at the same time. When the user closes the case, the lock is then released.

## Client Check In/Check Out

The client *Check In/Check Out* feature is available for the UDA versions of Profiles Professional and Profiles Forecaster. The UDA versions are hybrid applications that allow users to work in both online and offline modes. When working in online mode, client check-out allows a user to lock specified clients and their associated cases in the Enterprise Data Store for a period of time, and download copies to their local PC in order to work offline (see Figure 8). This feature leverages the Case Locking feature described above. Cases remain locked on the server for as long as the user has a client and the associated cases checked out. During this time, the Collaboration Service, working in conjunction with the PDX, protects case data from being modified by another user. When a user checks out a client and the associated cases, another user accessing those cases can open a file, but only in read-only mode.

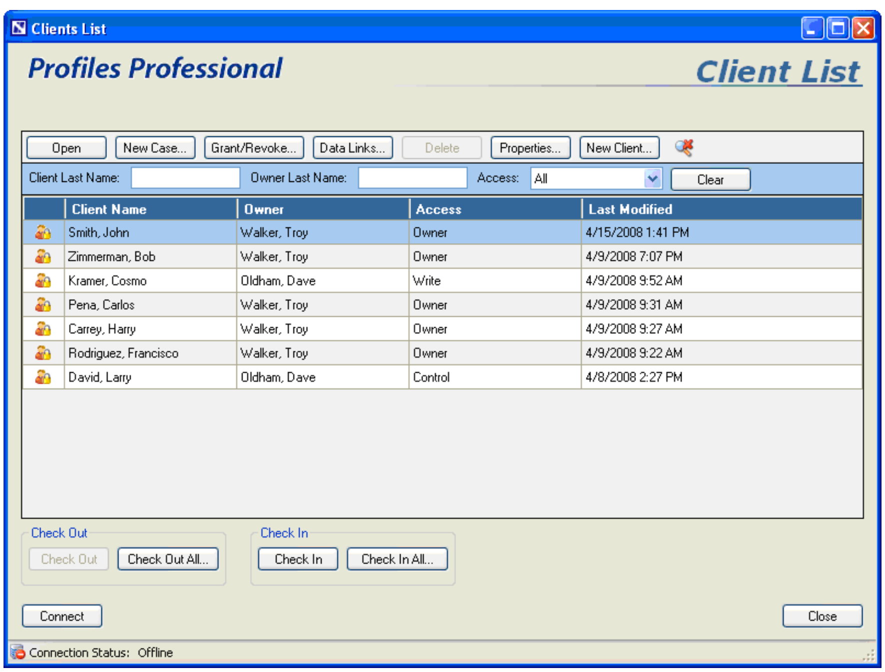


*Figure 7: When using the UDA in offline mode, users can access clients and cases stored locally on their PC*

Once a user reconnects to the Enterprise Data Store in online mode, any changes made while offline are updated on the server automatically. To release the lock on the server, the user performs a check-in and the client and case files are removed from the local PC.

### Read-Only Viewing

Cases can be unavailable when they are in use by another user, checked out, or locked based on the current workflow status. When this occurs, users can opt to open a case in read-only mode. In read-only mode, the case data and associated PDF client report are viewable, however the case cannot be modified or saved regardless of their access rights.

## Client Properties and Case History

Profiles Professional v9.0 and Forecaster v4.0 have been enhanced with a new *Client Properties* screen and *Case History* tab to make it easier for users to see the audit history of clients and cases over time. When the Web-based and UDA versions are enabled with the Collaboration and Workflow Services, these screens include additional information about who, within the organization, has created, accessed, and modified client and case information including Granted access, workflow actions, and Workflow Notes.

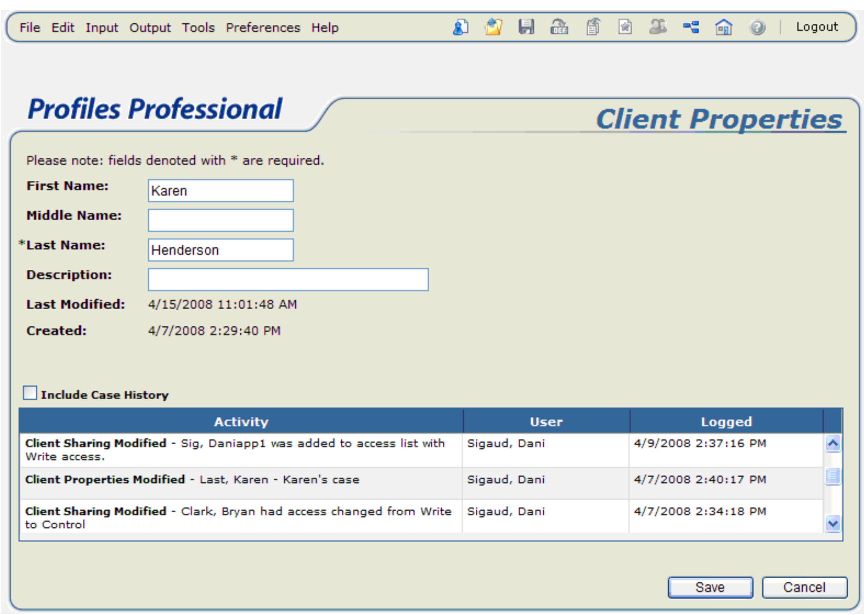


*Figure 8: The Client Properties screen shows who, within the organization, has created, accessed, and modified the client record*

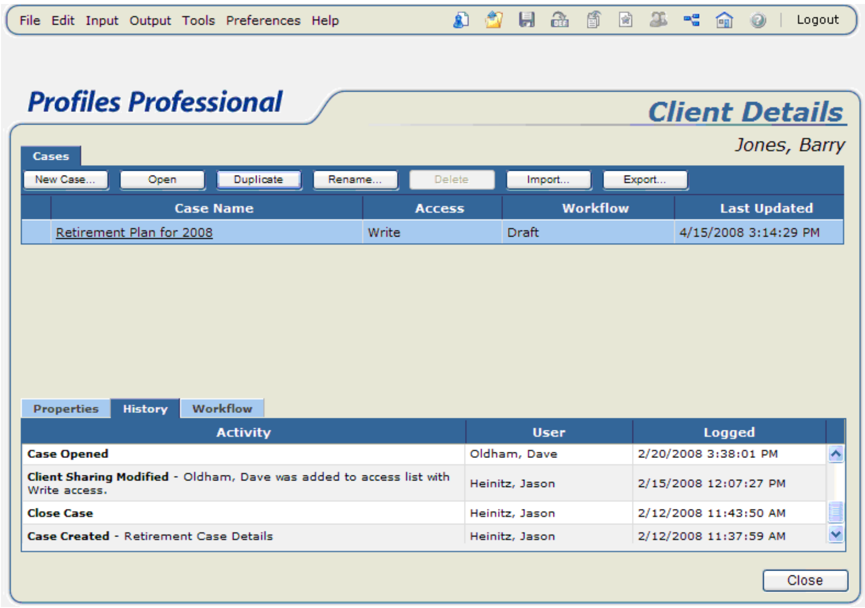


*Figure 9: The Client Details screen – History tab includes information about who, within the organization, created, accessed, or modified a case including granted access, workflow actions, and workflow notes*

# Workflow

The new Profiles Workflow Service can be used to automate the business process of reviewing and approving financial plans before delivering to the client. It allows customers who require a more structured case approval process to define and enforce the events and processes required to move a case through the planning lifecycle. Customers can utilize a standard case-approval workflow from EISI or custom workflows can be supported.

## Workflow Engine

The Profiles Workflow Service leverages Microsoft's Windows Workflow Foundation to support standard and custom workflows for use with the Profiles Professional and Forecaster planning applications. The PDX Web service (see "Integration" in this document for more information) hosts the Microsoft Windows Workflow Foundation which manages the workflow process.

## Standard Workflow

The Profiles Workflow Service includes a standard case-approval workflow, shown in the diagram below.

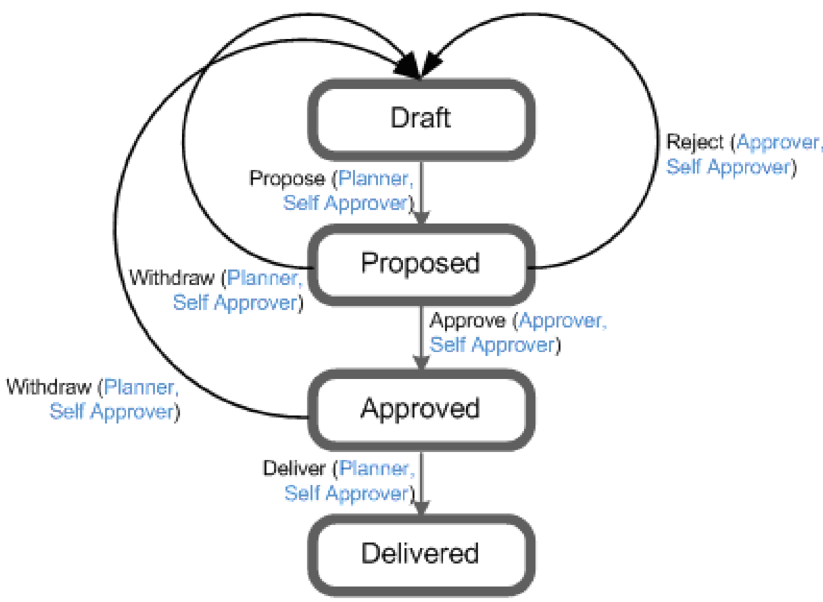


*Figure 10: Standard case-approval workflow for Profiles*

In the standard case-approval workflow for Profiles, a case goes sequentially through the four statuses of *Draft*, *Proposed*, *Approved*, and *Delivered*. By default, a new case is in *Draft* status, and any report printed for the case displays a watermark. Once the case has been prepared for review, the advisor (with the role of Planner) clicks a *Propose* button to advance the case to *Proposed* status. In this status (and in any status other than *Draft*), the case is marked as read-only and cannot be modified and includes the watermark. A person with the role of Approver can advance the case from *Proposed* status to *Approved* status. In *Approved* status, the client report can be printed without the watermark. Finally, the advisor indicates that the report has been delivered to the client by moving the case to *Delivered* status. Once in *Delivered* status, the case is permanently locked and cannot be modified.

During the process, the standard workflow pattern can be altered and a case can be returned to *Draft* status in one of two ways:

- The Approver can reject the case instead of approving it.

  OR

- The Planner can withdraw the case from either the *Proposed* or *Approved* status.

## Workflow Roles

The Profiles Workflow Service supports the concept of roles for participants within a workflow process. As illustrated in the standard case-approval workflow diagram (see Figure 10), the users' role (in blue) limits what actions they are allowed to initiate. Also, the users may only be allowed to initiate a subset of the full set of actions at any given time based on the workflow status of a case.

The standard case-approval workflow for Profiles includes three roles:

- Planner
- Approver
- Self Approver

### Planner

Users with the role of Planner can propose or withdraw cases, but they cannot deliver a case until it has been approved due to the sequential nature of the workflow. Additionally, they are not allowed to approve their own cases.

### Approver

Users with the role of Approver can approve or reject cases. As previously covered, the Collaboration Service and the Hierarchical Organizational Structure determine what cases can be viewed by the User. When used together, organizations can control what cases are available to the user to approve or reject. As an example, a user with Global Read or Global Write access and the Workflow Role of Approver could review and approve or reject any case within the workflow process.

### Self Approver

Users with the role of Self Approver can approve their own plans. They do not require another user to approve their cases before presenting to the client. This role is especially important in environments where users need to be segmented between those who need prior approval and those that do not. Users can start off as Planners and then be given the role of Self Approver at a later date as business rules allow.

## Report Watermarking

Profiles Professional v9.0 and Forecaster v4.0 have been enhanced with new report watermarking capabilities. A watermark can be displayed across all report pages when generated from the planning applications. This still allows for users to print out or e-mail a plan at any time, but ensures plans will not be printed in a final status (without watermark) prior to case approval. Once a case has reached *Approved* status, the watermark is removed. The default watermark for Profiles Professional and Forecaster is "*Unapproved Draft*"; however report watermark text can be configured for each organization as needed.

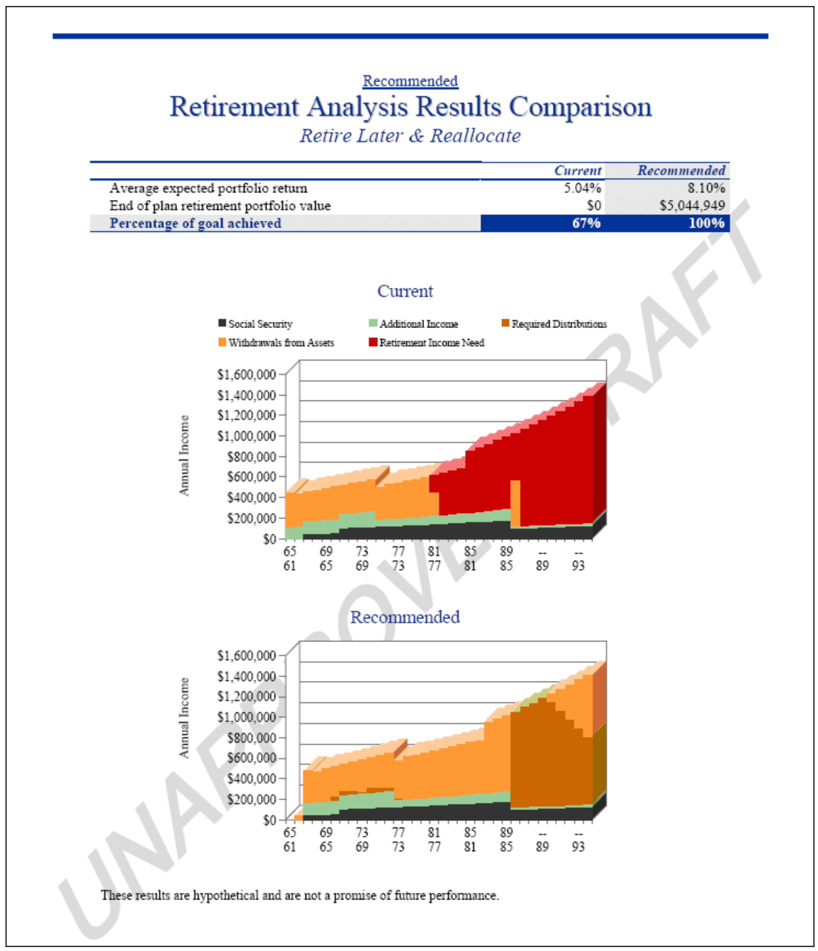


*Figure 11: Report watermarking is used to ensure reports are approved before presentation to clients*

## Using Workflow

The Workflow Service is responsible for ensuring that the correct list of actions are presented to the user (in the form of buttons) based on the user's role and current case workflow state. When accessing a client's case, the Workflow Service checks to see if the user has the right to approve cases. It also checks to see if the user has the right to propose, withdraw, or deliver a case (currently associated with the Planner role).

There are two areas within the planning applications where a user can access the workflow features:

- **Workflow tab** – A client-specific view where all cases are associated with the selected client
- **Workflow Manager** screen – A case specific view where cases are available across all clients

### Workflow Tab

The *Workflow* tab is available on the *Client Details* screen, which is a client-specific view. To access the workflow functionality, users select the desired case from the *Client Details* screen, and then go to the *Workflow* tab (see Figure 12). The *Workflow* tab includes information about the current workflow status, the client owner, who last modified the case, and a link to a PDF version of the generated report (Once a case has moved beyond *Draft* status, the Workflow Service automatically creates a PDF version of the plan and stores it on the centralized server. See "Report Archival" in this document for more information.). The *Workflow* tab also presents the appropriate actions users can perform given their role and the current case workflow status.

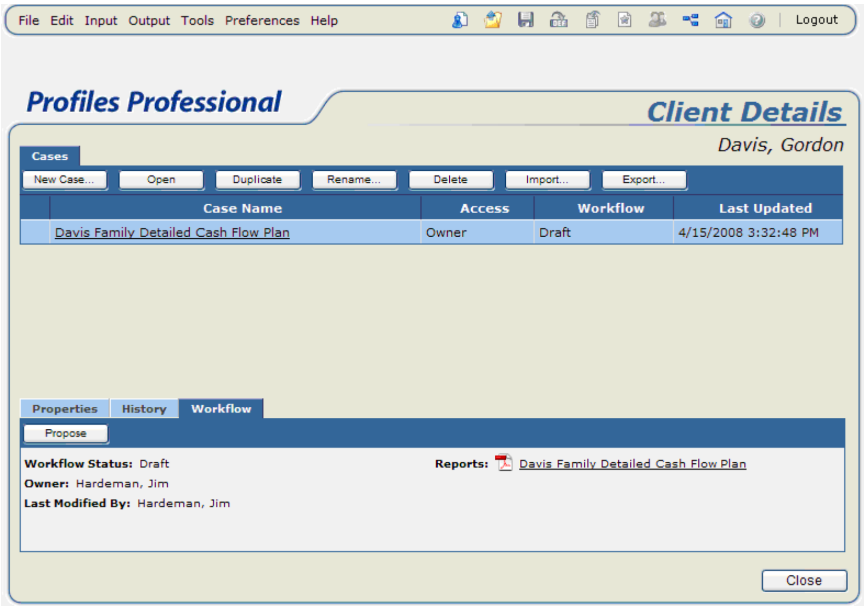


*Figure 12: On the Workflow tab, the user (role of Planner) has selected the Davis Family Detailed Cash Flow Plan and is now ready to propose the case for review*

## Workflow Manager

The *Workflow Manager* screen can be accessed from the *Home* screen, *File* menu, or the tool bar. The Workflow Manager provides a case-specific view across all the clients to which the user has access. Search capabilities and filters are available to view cases owned by a particular user or in a specific workflow status (see Figure 13). This screen is especially useful for a user who is primarily responsible for reviewing and approving cases for many users.

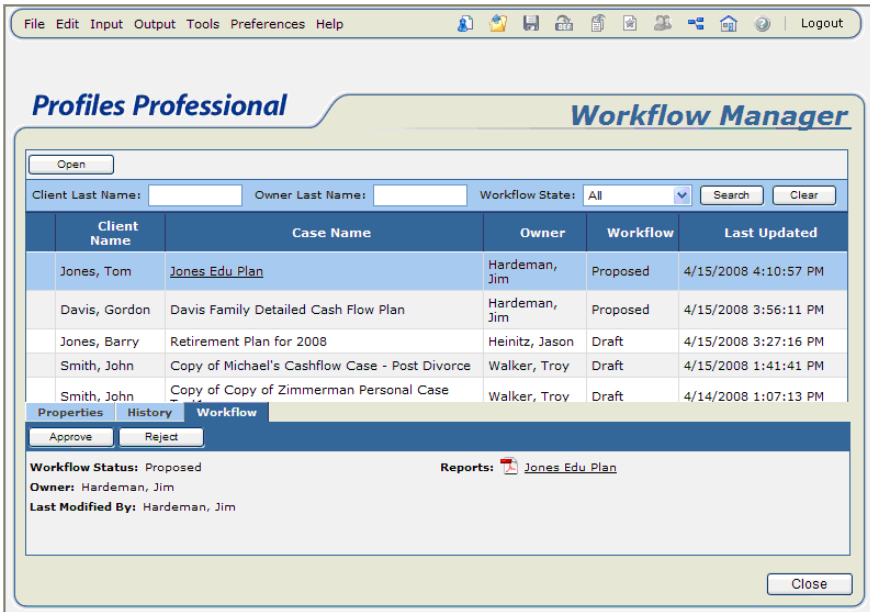


*Figure 13: The Workflow Manager screen provides a case-specific view across clients; filters are available to view cases owned by a particular user or in a specific workflow status*

The Workflow Manager works similarly to the *Workflow* tab on the *Client Details* screen. Once the user selects the desired case, and then goes to the *Workflow* tab, the appropriate actions a user can perform, based on their role and the current case workflow status, appear. The case properties and history for a case can also be viewed from the *Properties* tab and *History* tab.

## Workflow Notes

The Workflow Notes feature improves the ability to share information and the coordination of activity among parties involved in the case-approval process. Each time a case is moved to a different workflow status, the user has the option to include workflow notes. This feature can be used by advisors to share information with an Approver about a given case, or used by an Approver to share information about why a case was approved or rejected (see Figure 14).

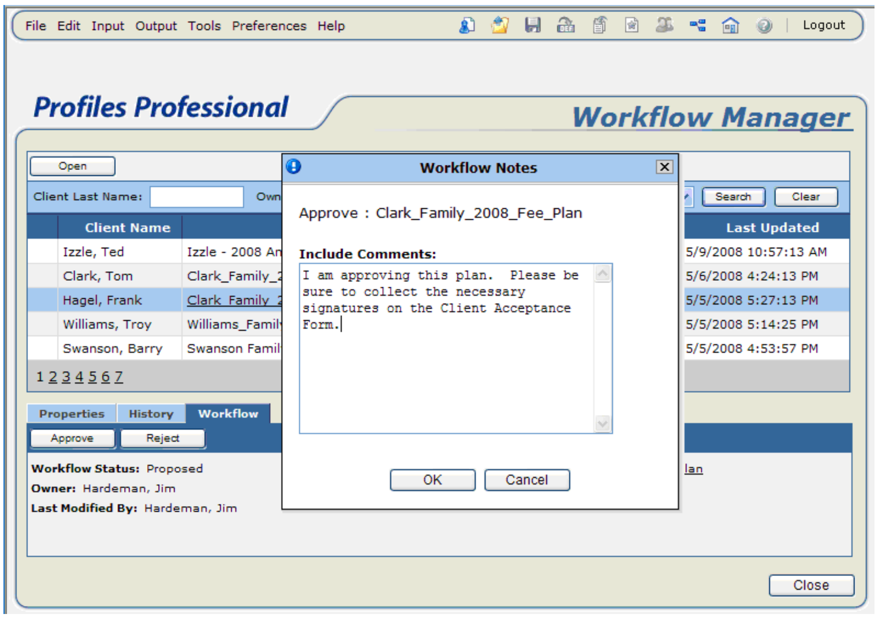


*Figure 14: The Workflow Notes feature aids with the sharing of information among parties involved in the case-approval process*

The content in the workflow notes is visible to users on the case *History* tab (see Figure 9). Additionally, workflow notes are viewable from the permanently stored case audit information (see “Enterprise Data Store” and “Management Reporting” in this document for more information).

## Workflow Notifications

As cases move from one workflow status to another, it is important to keep other advisors, assistants, business and compliance users informed of those changes. The standard workflow automatically sends e-mail notices to a configurable list of users. The message includes information regarding the client, the specific case, the action taken, the user who initiated the action, and any workflow notes.

## Workflow Data Protection

As described earlier in the "Data Integrity" section under "Collaboration" in this document, protecting client and case data is very important in an environment where multiple parties have access to clients and cases. In an environment where workflow is being used, additional data-protection rules may need to be enforced. As an example, in the standard case-approval workflow

- users are not allowed to open cases in any mode other than read-only, once the case has been moved to *Proposed* status or beyond
- client properties and case names cannot be changed once the case has been moved to *Proposed* status or beyond
- clients and cases cannot be deleted once a case has been moved to *Proposed* status or beyond

## Report Archival

A very important aspect of the new Workflow Service is the ability for organizations to permanently archive client reports as PDF files. The Workflow Service, working in conjunction with the PDX, stores plans on a central server as the plans progress through the workflow process. This ensures organizations have permanent copies of the reports for long-term storage. The PDF reports can be accessed from the *Workflow* tab or *Workflow Manager* screen.

## Custom Workflow

The Profiles Workflow Service is specifically designed to support custom workflows. The use of the Windows Workflow Foundation combined with the PDX adapter architecture allows for easy plug-in of custom workflows for specific enterprise customers. This is an option for organizations that want something different than the standard case-approval workflow described above. For custom workflows, EISI creates a new workflow diagram using visual design tools from Microsoft and a small portion of C# code which is compiled and incorporated into a custom PDX workflow adapter.

Custom workflows can include customer specific

- workflow processes and case statuses
- transition rules between case statuses
- workflow roles
- report watermarking text
- workflow notifications
- external process integration

### Workflow Processes and Case Statuses

The Profiles Workflow Service's architecture supports simple to complex customer-specific workflow processes. Since it leverages the Microsoft Windows Workflow Foundation, it is quite flexible and extensible. Workflow processes with many or different case statuses, parallel processing, conditional steps, and external integration are all possible.

### Transition Rules between Case Statuses

Support is provided for organizations that require custom transition rules between case statuses.

### Workflow Roles

Custom user roles are supported.

### Report Watermarking

The inclusion of a watermark across report pages for a given case status and the wording used in the watermark is a configurable option.

### Workflow Notifications and Alerts

Custom business rules and text is supported for e-mail notifications or other alert mechanisms used by the enterprise.

### External Process Integration

Support is also available for steps within the workflow process that may require interaction with external applications or data sources (e.g., CRM, accounting, and e-mail) via Web services.

# Integration

Security and data integration are important aspects of streamlining the financial planning and advice-delivery process. It increases advisor productivity by saving time and improving accuracy when delivering financial advice.

## Profiles Data eXchange (PDX)

The Profiles Data eXchange (PDX) is the primary method for integrating the Profiles Web-based and the UDA versions with various security mechanisms and/or external data sources. PDX was initially released with the Profiles Professional v8.0 and Forecaster v3.0 releases. It has been enhanced with this release to support the new Collaboration and Workflow Services described previously in this document.

The Profiles Web-based and UDA versions perform all of their authorization, authentication, and centralized data-access operations through PDX. This allows for a great deal of flexibility when integrating the Profiles applications into an enterprise environment. PDX is a .NET-based Web Service that allows for integration via a Simple Object Access Protocol (SOAP) interface using XML. PDX has published Application Programming Interfaces (APIs) that allow customers or EISI's Professional Services group to implement the desired integration requirements specific to a customer's business and technical requirements.

### Security Integration

PDX is designed to allow integration with an organization's existing security infrastructure for authentication and authorization, including Lightweight Directory Access Protocol (LDAP), Forms-based, Single Sign-On (Web only), Windows (Web only) and other authentication methods, along with LDAP, database and other authorization methods.

### Application and Data Integration

PDX is also used for integration of external data such as demographic, account, and holdings information using XML. PDX can be used to retrieve data for case prepopulation and also subsequent updates. PDX has been used by several organizations for integrations with a variety of Customer Relationship Management (CRM) applications, databases and various back-office systems.

## PDX Architecture

The architecture of PDX (see Figure 15) provides for a great deal of flexibility when integrating Profiles applications into an enterprise environment. A key component of the architecture is its use of Data Adaptors for each data source. This approach makes it much easier to gather data from multiple data sources and then transform the results into a single consolidated data set. A standard Data Adaptor is available for Albridge. In addition, custom Data Adaptors can be developed by EISI's Professional Services group or by customers if they choose. Data Adaptors take in data from an external source in its native format and then transform it into the Profiles Data Integration Schema format. PDX includes a business logic layer that then processes the multiple integration schemas into a single schema for use by the Profiles applications.

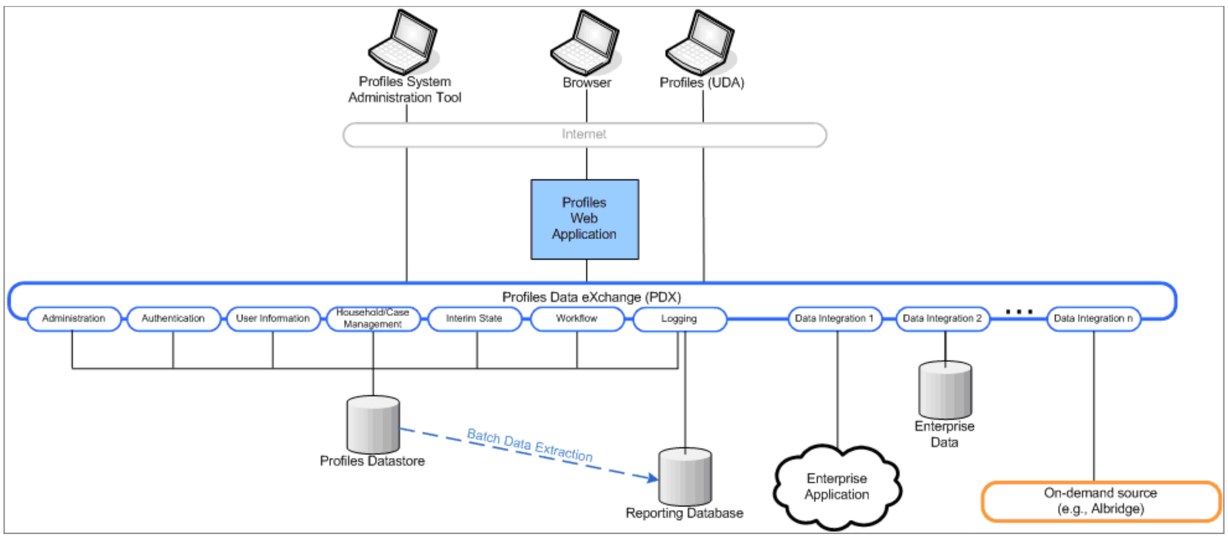


*Figure 15: The PDX architecture uses Data Adaptors for security, auditing, plan storage, workflow, and data-integration purposes*

An example of this is a user searching for demographic data from a CRM application (Data Integration 1 Adaptor above) and account and holding data from an on-demand Web service such as Albridge (Data Integration n Adaptor above).

## Searching and Importing External Data

To begin the search and import process, the user searches the external data source(s) based on a client's name or other custom search criteria. The user can perform multiple searches in order to build up a household of multiple clients (see Figure 16). This only needs to be done once for initial setup.

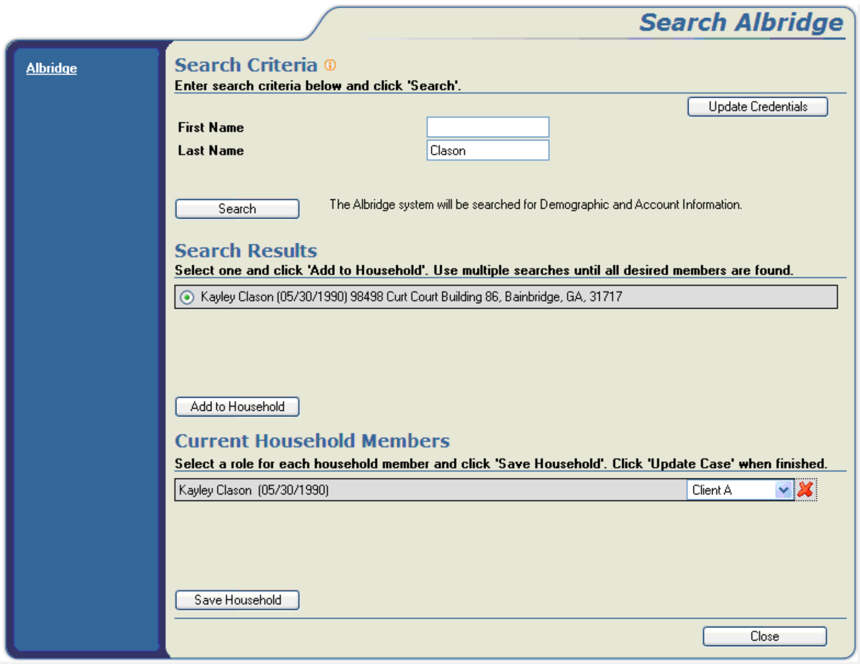


*Figure 16: The PDX Search screen allows for searching external data sources for client data to be imported into a case*

Once the data links to each household member have been established, the user is able to update the case. PDX will display the search results on the *Review Data for Update* screen (see Figure 17). This screen includes client demographic data, as well as accounts and holding data.

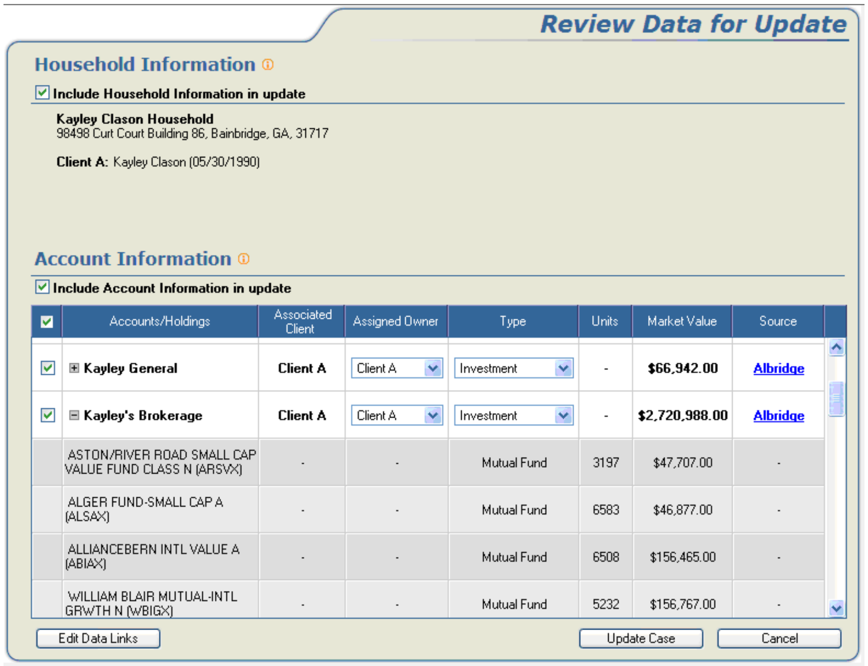


*Figure 17: The Review Data for Update screen displays the search results, including client demographic data as well as account and holdings data*

Additionally, the user can control what data to integrate into a case. The user can choose to update only account and holding data and ignore any demographic data updates if preferred. Additionally, if the user chooses to update account and holding data, they can also choose which accounts to include or exclude in the update.

# System Administration

The Profiles System Administration Tool provides enterprise customers who host the Web-based and Universal Desktop Application versions the ability to

- manage users
- establish and maintain hierarchical organizational structures
- manage auditing events
- monitor system events
- reassign client ownership
- manage case locks and client check out
- restore deleted advisors, clients, and cases
- maintain other administrative users
- configure system settings

## Manage Users

The System Administration Tool allows Administrators to perform the following functions (see Figure 18):

- **Add/Edit Users** – Set up users including user name and password
- **Application Assignment** – Assign access to Profiles Professional and/or Profiles Forecaster
- **Platform Assignment** – Assign access to the Web-based or UDA versions
- **Customization Key Assignment** – Assign a user to a particular configuration of the applications
- **Change Password** – Reset user passwords
- Establish and maintain Global User Access Permissions – Assign Global Read, Global Write, or Global Control access
- **Assign to Organizational Unit** – Assign users to one or more organizational units for collaboration purposes
- **Assign Workflow Roles** – Assign workflow roles for Planner, Approver, Self Approver, or custom workflow roles

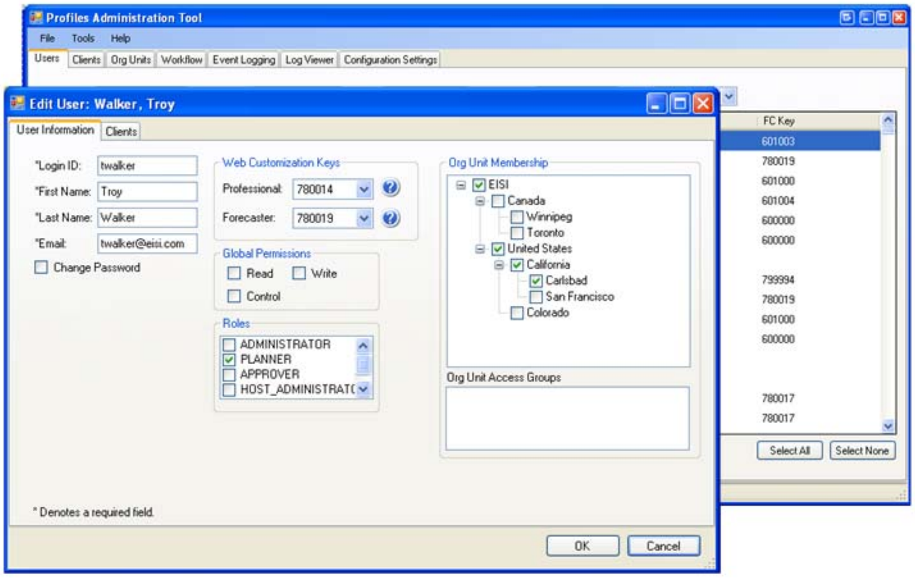


*Figure 18: The System Administration Tool allows Administrators to manage users' access to the applications, their permissions, workflow roles, and memberships within organizational units*

## Establish and Maintain Hierarchical Organizational Structures

The Profiles System Administration Tool allows hierarchical organizational structures to be managed in the following ways:

- The structure can be manually created from within the application
- The structure can be manually imported
- The structure can be imported programmatically from an external source such as a directory service or HR system via a Web Service call
- The structure can be exported if necessary

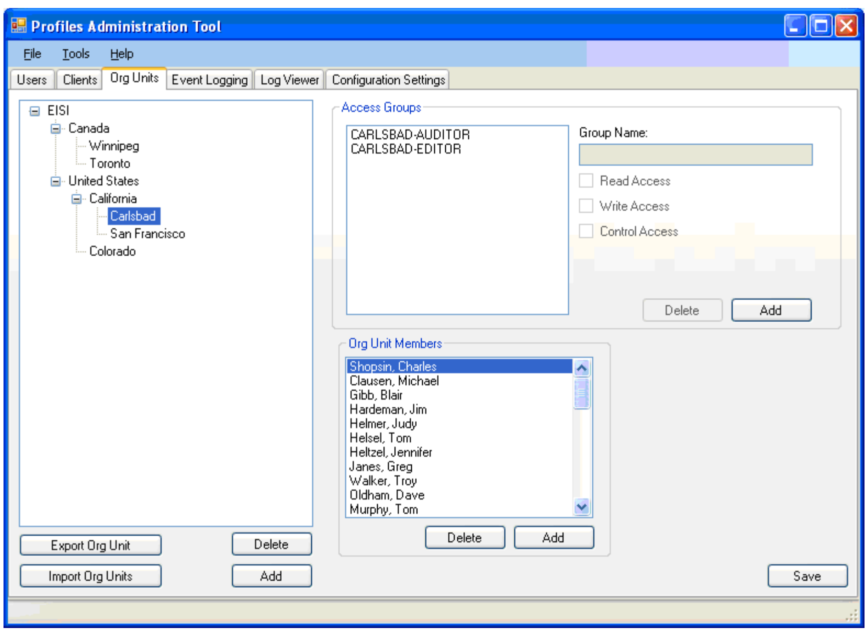


*Figure 19: The System Administration Tool allows Administrators to manage hierarchical organizational structures*

The structure is very flexible and can support a variety of organizational structures including regions, states, cities, offices or other units.

## Manage Auditing Events

Administrators can determine what audit events to record for event logging.

## Monitor System Events

An administrator can view the following:

- All user audit events across the system, or filter by specific user or client
- All system errors
- All administrator audit events

## Reassign Client Ownership

Administrators can reassign client ownership from one advisor to another if necessary (see Figure 20).

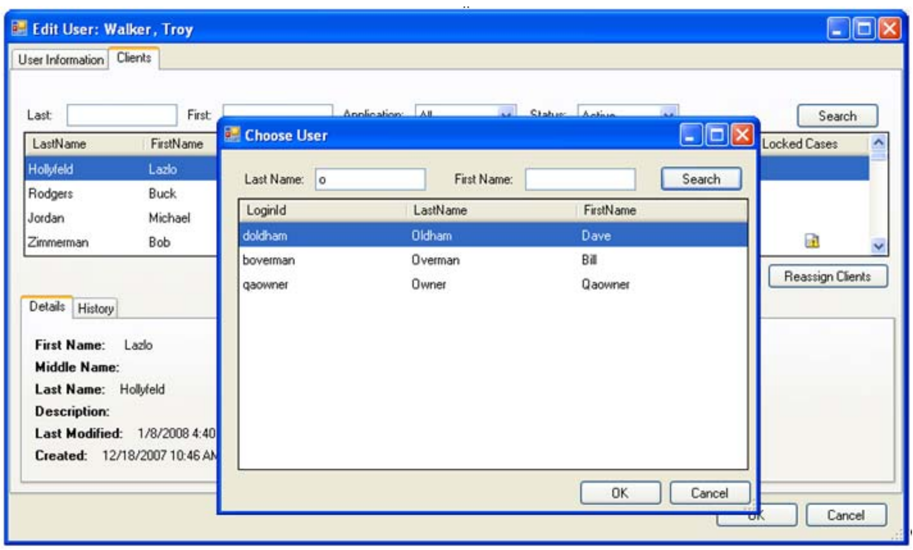


*Figure 20: The System Administration Tool allows Administrators to reassign client ownership from one user to another*

When doing so, all the client's cases are transferred automatically. This feature is especially useful when an advisor leaves an organization or their role changes.

## Manage Case Locks and Client Check-Out

The Profiles System Administration Tool allows Administrators to unlock cases and release client check-outs. This is required for times when a user may be traveling or is no longer with an organization. If the user has a case locked or checked out which prevents Write access by another user, an Administrator can release the lock or the check-out and return the case to a state where it can be opened in Write mode.

## Restore Deleted Advisors, Clients, and Cases

Administrators have the ability to restore deleted advisors, clients, and cases if necessary. This allows information and data that has been deleted, purposely or accidentally, to be restored.

## Maintain Other Administrative Users

The Profiles System Administration Tool allows Host Administrators to manage the permissions of Administrators. Any changes are logged for auditing purposes.

## Configure System Settings

The Profiles System Administration Tool allows Administrators to configure system settings for the following:

- Default workflow e-mail messages, addresses and distribution lists
- Web session time-out settings
- Location and settings for PDX integration adaptors

# Enterprise Data Store

In addition to the user audit data and case data used to create plans, the Profiles Enterprise Data Store has been enhanced to store calculated results data and PDF reports.

## User Audit Data

The Web-based and UDA applications log a variety of audit information on users and their activities on the system, as well as information about client records and associated case data. A listing of these audit events are available upon request and described in detail in a separate document titled *Profiles Management Reporting Database & Services Overview*. Audit data has been enhanced to also include audit events for Collaboration and Workflow including the new workflow notes data. The user audit data is stored in the Enterprise Data Store and can be available for management reporting purposes (see “Management Reporting” in this document for more information).

## Case Data

The case data used to create a plan is stored in the Enterprise Data Store. This data can be available for management reporting purposes (see “Management Reporting” in this document for more information).

## Calculated Results Data

While the case data housed in the Enterprise Data Store can provide understanding of the types of customers an organization’s advisors work with, the calculated results data for plans can provide insight into the needs and goals of those clients. The Web-based and UDA versions of Profiles Professional v9.0 and Forecaster v4.0 have been enhanced to store calculated results. The Profiles Calculation and Reporting Web Service can be configured by EISI’s Professional Services group in order to capture the desired calculated results for customers. The feature allows for an XML (or other specified format) representation of the calculated results data to be returned based on a Web Service request to the engine. This allows any of the calculated values used in the client reports to be captured for data-mining purposes. This data is then stored in the Profiles Enterprise Data Store.

### Report Archival

A very important aspect of the new Workflow Service is the ability for organizations to permanently archive client reports in PDF format. The Workflow Service, working in conjunction with the PDX, stores plans on a central server in the Enterprise Data Store as the plans progress through the workflow process. This ensures organizations have permanent copies of the reports for long-term storage.

## Management Reporting

The new Profiles Management Reporting Database and Service allows organizations to leverage the audit data, plan data, and calculated results data (see “Enterprise Data Store” in this document) stored by the Web and UDA versions for management reporting and compliance purposes.

The data can be gathered from the production database either through the use of database triggers for real-time reporting, or through scheduled tasks to update the reporting database. Once the data has been made available in the reporting database, organizations can access several standard reports from EISI, or custom reports. The Management Reporting Service leverages Microsoft’s SQL Server 2005 Database application and allows for a variety of reporting options, including Microsoft Reporting Services, Excel, direct database queries, and other industry standard tools such as Crystal Reports, to be used for report generation.

A listing of the audit events and sample reports are available upon request and covered in detail in a separate document titled *Profiles Management Reporting Database & Services Overview.*

# Enterprise Deployment

As outlined earlier in this document, the Profiles Enterprise Services work with the Web-based and UDA versions of Profiles Professional and Forecaster. The following diagram provides a high-level view of the Profiles system architecture including the Profiles Enterprise Services (see Figure 21):

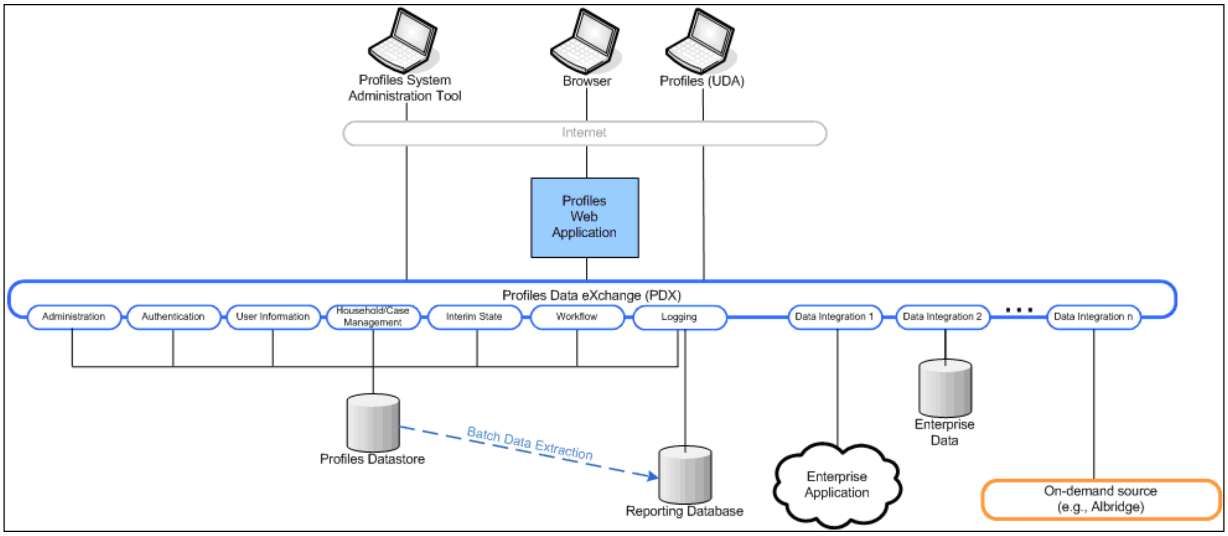


*Figure 21: The Profiles system architecture supports mixed deployments of Web and UDA versions that leverage common Enterprise Services*

## Profiles Web-based and UDA Versions

The Web-based versions of Professional and Forecaster are traditional thin client applications that are accessed via a Web browser. The applications require no local software other than Microsoft's Internet Explorer and Adobe Acrobat Reader for viewing and printing reports. The software is installed on centralized servers that can be hosted by customers or by EISI.

The UDA versions of Professional and Forecaster are hybrid applications that allow users to work in both online and offline modes. When working online, the UDA has full financial planning functionality and can access collaboration and workflow functionality. The UDA works just like the Web-based versions when in online mode. The UDA also includes a client *Check In* and *Check Out* feature. When working in online mode, users can check out clients and their associated cases on the centralized server. When this occurs, copies of clients and cases are downloaded to the user's local PC in order to enable working in offline mode (see "Collaboration" in this document for more information on Check In/Check Out functionality). The UDA versions offer full financial planning functionality when used in offline mode; however, collaboration and workflow functionality is unavailable. While offline, the advisor can create and save new cases, access and edit any checked out clients and cases, and print reports on a local printer.

Because UDA works in both online and offline modes, organizations experience the benefits of using a Web-based application while still affording advisors the speed and portability of stand-alone desktop software.

## Mixed Environment Use - Leveraging Common Enterprise Services

A key benefit of the Profiles architecture is the ability to support mixed deployments of Web-based and UDA versions that leverage the same Profiles Enterprise Services (see Figure 21). This means that organizations can choose to deploy any combination of UDA or Web-based versions of Profiles Forecaster and Profiles Professional in a mixed environment to meet their business needs. Organizations can choose to put all users on the UDA, or a combination of UDA and Web-based users. This allows the organization to deploy the most appropriate version of the application (UDA or Web) that meets the needs of advisors while still realizing the benefits of a Web-based application. All user audit data is logged by advisor, platform, and application, making it easy for organizations to measure the use of the tools.

# Conclusion

The release of the Profiles Enterprise Services represents a significant advancement in functionality for the Profiles product line. These services are designed to make the financial planning and advice-delivery process more efficient and flexible for advisors, while at the same time creating unprecedented opportunities to drive business strategy and results for the enterprise. Enterprise customers benefit from greater control and access to critical information for business planning and compliance needs.

For more information and pricing details, please contact your EISI Sales or Relationship Manager.