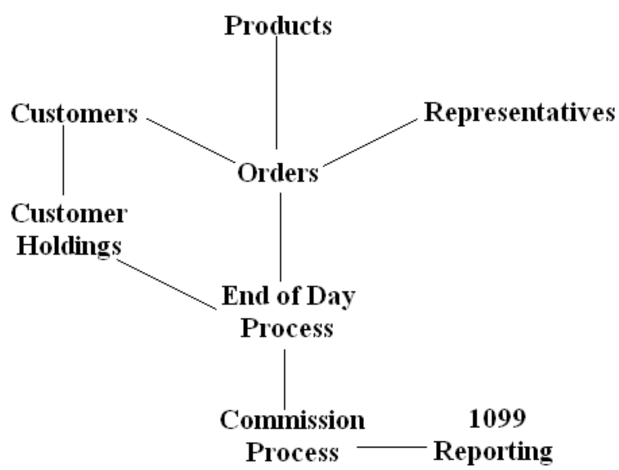
C5 Solutions for Broker Dealers by Techmate does not provide for every aspect of technology needed by a broker dealer, we just provide the critical elements of Commission Management, Compliance Management, Imaging and E-signatures, Customer Data Aggregation for administrative purposes, Continuity Planning through consistency of systems and training, and Consulting services to assist the broker dealer in developing a "technology implementation timeline" that fits budget, staff, field force, business mix and workload distribution through our mobile solutions.

One of the challenges facing the high payout introducing broker dealer community is the fact that taking on an en masse change of all systems impacted by the offerings of C5 Solutions for Broker Dealers may be too much to absorb at one time. To this end, our offerings are structured to "play nice" with other technologies in place. It goes without saying that we are cooperative and compatible with complementary technologies, such as CRM, portfolio management systems, Laserapp and the like, but we are also compatible with technologies that are in direct competition with C5, such as other imaging and commission solutions.

Since 1984 our stated goal has been to offer technology based solutions to introducing broker dealers that are 1) easy to install/maintain, 2) easy to learn, 3) easy to use, 4) hard to break, and 5) easy to fix. The ever increasing complexities of the hardware and operating systems in play, coupled with the demands for systems security, complicated by the vagaries of the power players (Microsoft, Adobe, etc.) has served to make the "easy to install/maintain" an ever increasing challenge for many broker dealers. For the broker dealers with strong IT infrastructure and staffing, this is manageable and few problems arise. For the broker dealer with little or no IT infrastructure, we assume the IT responsibilities and free the end users to focus on using the systems we offer without getting bogged down in the gritty details that must be addressed for successful adoption of our offerings.

The following pages of this document provide some of the highlights of what our systems can do for you. To fully grasp the breadth of the C5 Solutions for Broker Dealers, we recommend that you accept our offer for an online review of how our systems can positively impact your business at all levels. To arrange an online review, please contact us at 303-985-9956, 303-356-5962 or email techmate@opsplus.com.

Basic WinOPS Flowchart



Products

- ✓ Pre-Built Products and Product Families
- ✓ Share Class Identification for Mutual Fund Products
- ✓ Product Family Address/General Information
- ✓ Transfer Agent Address/General Information
- ✓ Breakpoint Tracking by Published Sales Load
- ✓ Breakpoint Tracking by Dealer Reallowance
- ✓ Blue Sky Information for Compliance
- ✓ License and/or Appointment Tracking for Compliance
- ✓ Required Customer Income and/or Net Worth Tracking for Compliance
- ✓ Unlimited Customization Fields (Free Form Notes, Drop Down Lists, Dates, etc)
- ✓ Holdings (Asset) Information by Product
- ✓ Imaging Capabilities
- ✓ Sales Year To Date by Product
- ✓ Automatic Price File Download
- ✓ Pre-Built Patriot Act Red Flag Report
- ✓ Product Registration

Representatives

- ✓ FINRA Registration and Status Information
- ✓ Other License Information and Tracking (Insurance Appointment)
- ✓ Automatic Calculation of Licensing Fees
- ✓ Unlimited Customization of Payout Schedules (Tiers, Splits, Multiple Overrides, etc)
- ✓ Alias Information for Multiple Rep Numbers
- ✓ Ability to Add Split Rep Relationships
- ✓ Association of Representatives
- ✓ Continuing Education Tracking
- ✓ Sales Year To Date Information
- ✓ Systematic Ticket Charges
- ✓ Ability to Hold or Suspend Rep Activity for Compliance
- ✓ Imaging Capabilities
- ✓ Unlimited Customization Fields (Free Form Notes, Drop Down Lists, Dates, etc)
- ✓ EFT Commission Payment Option
- ✓ Electronic Commission Statement Delivery
- ✓ 1099 IRS File Creation and Data Export
- ✓ Pre-Built Representative Reports
  - FINRA Licensing Report
  - Rep Override Structure
  - Sales and Earnings Report
  - Representative Roster
  - Adjustments & Deductions
  - Commission Statements
  - Commission Checks
  - Commission Override Summary

Branches

- ✓ FINRA Licensing Information
- ✓ Branch Inspection Information
- ✓ Multi-Level Branch Capabilities
- ✓ Unlimited Customization of Fields
  (Free Form Notes, Drop Down Lists, Dates, etc)
- ✓ Segregated Mailing and Shipping Information

Customers

- ✓ Required Customer Identification Information Tracking for Patriot Act Compliance
- ✓ Optional Internet direct connection to US Treasury's Office of Foreign Asset Control's (OFAC) "Specially Designated Nationals and Blocked Persons" (SDN) list
- ✓ Tracking of Financial Information (Suitability)
- ✓ Tracking of Banking Information for Anti-
- ✓ Money Laundering (AML) Compliance
- ✓ Employer Information Tracking
- ✓ Embedded MS WORD Mail Merge Capabilities
- ✓ Imaging Capabilities
- ✓ DST Vision Lookup
- ✓ Tracking of Books and Records (17A-3) Correspondence and Responses
- ✓ Tracking of Associated Customers for House holding under Break-Point Verification Requirements
- ✓ Unlimited Customization Fields
  (Free Form Notes, Drop Down Lists, Dates, etc)
- ✓ Customer Holdings (Assets) Information
- ✓ Split Representatives by Customer Capabilities
- ✓ Pre-Built Customer Reports
  - * Customer Statements
  - * Churning Report
  - * Asset Summary Report

Orders

- ✓ Multiple Transaction Types
  - * Mutual Funds
  - * Fixed and Variable Annuities
  - * Variable Life Insurance
  - * Fixed Insurance Products
  - * Stocks
  - * Bonds
  - * Options
  - * Miscellaneous Adjustment & Deductions
  - * Trail Commissions Roll-up
  - * Investment Advisory Fees
- ✓ Unlimited Customization Fields
  (Free Form Notes, Drop Down Lists, Dates, etc)
- ✓ One-Time Commission *Split* Capabilities
- ✓ One-Time Commission *Payout* Capabilities
- ✓ Statement Posting tool for Manual Posting
- ✓ Mutual Fund Download Capabilities
- ✓ Clearing Firm Download Capabilities
- ✓ Miscellaneous Ticket Charge Capabilities
- ✓ Letter of Intent Transactions
- ✓ Ability to Hold or Suspend Transactions for Compliance
- ✓ Rights of Accumulation Transactions

Data Integration

- ✓ Mutual Fund Downloads
- ✓ Clearing Firm Downloads
- ✓ DST FAN-Mail Downloads
- ✓ DAZL Downloads
- ✓ Automatic Price File Download
- ✓ Systematic End of Day Process (Blottering)
- ✓ Systematic Commission Process
- ✓ NSCC / DTCC Downloads
- ✓ Electronic Commission Statement Delivery
- ✓ Off-Cycle Automated Processing Capabilities (Synchronization, Backup, Disaster Recovery, etc)
- ✓ Dashboard: Internet Enabled Administration System for Field Representatives and Remote Branches

Commission Process

- ✓ Automated Calculation of Commission Payouts based upon Rep Rates
- ✓ Automatic Update of Rep's 1099 Earnings File
- ✓ 1099 IRS File Creation and Data Export
- ✓ EFT Commission Payment Option
- ✓ Electronic Commission Statement Delivery

Miscellaneous Features

- ✓ Customizable Security Options by Users
- ✓ Database Backup Options as Needed
- ✓ Custom Report Writers
- ✓ WebOPS: Internet Enabled Administration System for Field Reps/Branches
- ✓ ODBC Licensing
- ✓ Imaging Capabilities
- ✓ Unlimited Customization Fields (Free Form Notes, Drop Down Lists, Dates, etc)
- ✓ Multi-Instance Lookup Capability
- ✓ Off-Cycle Automated Processing Capabilities (Synchronization, Backup, Disaster Recovery, etc)
- ✓ Internal Backup Procedures During Various Systematic Processes

WinOPS Hosting

- ✓ Online Commissions System for BD's and Reps
- ✓ Reduce Operating Expenses
- ✓ Same features as Client Server Network System
- ✓ Data Aggregation
- ✓ Enhance Security

Mobile Dashboard

- ✓ Online Access System for Reps and Branches
- ✓ Reduce Operating Expenses
- ✓ Remote Imaging from in the field
- ✓ Allow Branch Level Reporting
- ✓ Allow Reps to Generate Statements and Reports
- ✓ Allow Remote Customer and Trade Entry

Compliance Console

- ✓ Approve/Reject Documents Within the Workflow
- ✓ Multiple Levels of Compliance
- ✓ Full Item Tree Built in
- ✓ Full Document specific Communication between Rep and Compliance
- ✓ E-Signature Integration

The yellow highlighted items are exception reports. Additional exception reports can be customized.

Solutions For Broker Dealers

- Commission Processing
- Compliance Console (Workflow and Image Management)
- Compliance Complete Customer/Rep/Product/Transaction Data Repository(FINRA books-and-records, rep licensing, suitability and compliance
- Customer Data Aggregation (DST FanMail, Clearing Firms, etc.)
- FINRA books-and-records, rep licensing, suitability and compliance
- Scalable Broker/Dealer platforms from $550 per month
- Accommodates firms with 5 – 5000+ reps
- Simplifies downloading of clearing firm and mutual fund files
- Individualized rep payouts, splits and overrides
- Embedded imaging system and fillable forms library
- Two-way Laser App facilitates primary “onboarding” using existing forms
- AML, CIP and OFAC compliance
- Mobile access for reps and/or branches
- Staff training included at no charge

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IS WINOPS THE RIGHT SYSTEM FOR MY BROKER-DEALER?

Please answer the following questions with **T**rue, **F**alse or **S**ometimes (Maybe)

My broker-dealer can absorb a 50% increase in business processing without hiring additional administrative or support staff?

Overall, my current system:

- supports my vision of how my broker-dealer will look in three (3) years
- includes staff training, unlimited technical support and lifetime upgrades
- contains an embedded Imaging system which creates a virtually paperless office
- integrates Compliance, Commissions and Operations functions in a single system
- is efficient, easy to use and dependable

In the area of Compliance, my current system:

- allows immediate checking of new customers against OFAC/SDN lists
- captures all required suitability information, including financial position, employer, occupation and banking detail
- integrates with Microsoft Word to produce required Books-and-Records (SEC Rule 17A-3) correspondence
- contains an embedded, user-customizable Rules Engine for customer, rep, product and/or transaction surveillance
- has a standard report to check for Anti-Money Laundering red flags
- simplifies “house holding” of accounts and mutual fund breakpoint analysis testing
- allows Principals to pre-authorize transactions

In the area of Commissions Processing, my current system:

- automates electronic statement posting of Dealer Concessions from clearing firms and/or direct product sponsors
- simplifies manual statement posting of Dealer Concessions absent electronic files from the product sponsor
- accommodates unlimited combinations of rep pay-outs based on product type or GDC breakpoint or both
- accommodates unlimited levels and combinations of manager overrides and splits
- supports paying reps by paper check or by direct deposit (EFT)
- produces an electronic 1099 file which can be submitted directly to the IRS
- can deliver Rep Commission Statements electronically (via e-mail)
- can "pass-through" to reps the cost of licenses, ticket charges and other expenses automatically

In the area of Operations, my current system:

- can automatically update rep licenses using a standard downloaded WebCRD report
- accommodates unlimited insurance company appointments, including expiration dates
- can track and schedule Branch Inspections and/or Branch Audits
- can track Continuing Education (insurance, firm element, regulatory element) for registered reps
- can be modified to meet my individual needs without external custom programming
- can be quickly and easily upgraded to allow remote access by branches and/or reps
- contains a powerful embedded ad-hoc/custom report writer

Score Card

- If you answered **"TRUE"** to **more than 21** of these statements, WinOPS may not benefit you currently. Please feel free to give this survey to anyone you think would like to improve their efficiency or increase their profitability.
- If you answered **"TRUE"** to **between 14 and 21** of these statements, WinOPS will likely benefit you currently. Please contact Techmate for further information.
- If you answered **"TRUE"** to **less than 14** of these statements, WinOPS will clearly benefit you ***immediately***. Please contact Techmate to schedule a consultation.