

Envestnet | Yodlee Wealth Management Solutions: Asset Classification Service

Enrich your investment advice and reporting with asset classification and risk and reward data.

Advantages for Advisors

- View investments broken down by asset class, sector, country, and risk and reward
- Manage investors' risk exposure and diversification
- Track investors' asset allocations to provide rebalancing recommendations based on their needs and goals
- Use classified data to diversify and optimize assets under management
- Scan asset data to offer the right recommendations and products to the right clients

Advantages for Investors

- Displays investments at a high level by sectors or asset class
- Enables investors to be more informed about their portfolio diversification
- Risk and reward ratios allow investors to compare their holdings to their risk preferences
- Facilitates collaboration with informed wealth management advisors on portfolio diversification and rebalancing strategies

Classify Aggregated Data in Your Investment Reports

Add classification types to stocks, bonds, mutual funds, and other assets to enrich your investment reporting. With the Envestnet | Yodlee Asset Classification Service, investment assets are classified, cleansed, and formatted specifically for use by advisor tools and portfolio accounting systems.

The Next Step After Aggregation and Normalization

After using Envestnet | Yodlee to aggregate and normalize financial data from 15,000+ data sources, data is ready for asset classification. As a supplement, the Asset Classification Service applies asset class, sector, geography, and risk/reward classification types to each asset in investors' portfolios, making it easy for advisors to review, scan, and sort data for deeper insights and streamlined investment reporting.

Asset Classification Types	Description
Asset Class	Groups investments based on characteristics of the investment such as stocks, bonds, etf, cash, etc.
Sector	Groups investments by common market characteristics
Geography	The country assigned to the investment
Risk and Reward	Strategic value assigned to indicate a relative risk and reward ratio

Deeper Insights with Detailed Allocations

Each classification type may have more than one values, and will add up to 100 percent per type. For example, a single security may have the following sector values:

Type	Value	Allocation %
Sector	Basic Materials	25.13
	Consumer Cyclical	8.43
	Financial Services	26.88
	Real Estate	6.59
	Consumer Defensive	4.63
	Healthcare	1.55
	Utilities	3.84
	Communication Services	6.43
	Energy	4.21
	Industrials	7.16
	Technology	5.15

To learn more about Envestnet | Yodlee Asset Classification Service for Wealth Management, please contact an Envestnet | Yodlee sales representative today.