



Quick Searches allow you to select suggestions by: type, score and other demographic factors.

Select your search criteria by suggestions, scores and demographic factors.

The system returns all the clients that meet the criteria selected in the Quick Search in the form of a calling list complete with all the information on each opportunity. Opportunity Reports can also be generated out of the system.

RightBRIDGE Delivers Results Using Easy-to-Use Functions



Dashboards: Interactive widgets embedded in SmartOffice provide summary level detail and link to key opportunities with drill-down for more detailed information



Alerts / Follow-up: System and user generated messages communicating high priority items or follow-up activities through SmartOffice tasks, calendar and SmartPad



Reports: Summary and/or detailed information including Client Reports, Emails, Opportunities Reports, Call Sheets, Management Reports, etc.

SmartLink for RightBridge®

Introducing the RightBRIDGE® Business Intelligence and Cross Selling Engine



Imagine having an expert financial analyst working for you 24/7, analyzing your SmartOffice® client records and recommending specific, relevant opportunities for those clients—along with detailed explanations about why those opportunities are a good fit for your clients. That's the power of RightBridge.

Ebix CRM has partnered with CapitalRock to fully integrate its RightBridge business intelligence and cross-selling engine with SmartOffice.

With RightBridge, you can draw greater value from the client data you have accumulated in

SmartOffice over the years. RightBridge identifies needs-based opportunities for Life, Annuities, Long Term Care, Wealth Management and more. The results are tangible: RightBridge users sell an average of one additional product per month.

The RightBridge module also points out missing or outdated information that the SmartOffice user should capture when speaking to clients. That data is immediately stored in SmartOffice for analysis and monitoring. RightBridge generated tasks, calendar activities and Smart-Pad entries are also integrated. RightBridge also helps you gather and monitor held-away assets so that you can better service your clients.

Interaction
Information
Intelligence
Opportunity

RightBRIDGE Turns Every Client Interaction into a Cross Selling Opportunity

You have invested in SmartOffice to consolidate all your customer and product data into a single view of your relationship with each of your clients. Use the RightBRIDGE module to leverage this data into additional product sales and expand your relationships through cross selling. The RightBridge module uses a needs-based approach to sift through your entire book of business and identify the most compelling sale opportunities and proactively present them to you in the SmartOffice Dashboard and Client Contact tab.

Top Opportunities Embedded in Your Dashboard
When you log into SmartOffice opportunities by client and suggestion type are proactively presented complete with reasons and calculations.

Click-Through Widget
When you select a client or suggestion in the widget by "clicking" on the client or suggestion, it brings up the RightBridge application.

Printed Reports
A client report can be printed for each client

Reason Text™
Reason Text explains exactly why the suggestion is being made including client-specific analysis and information.

Scores
Scores show the significance of each reason.

Click-Through Widget
Clicking on a suggestion in the dashboard brings up a detailed report with reasons and calculations.

Top Suggestions for Client
RightBridge identifies top suggestions for each client including scores for each suggestion. Clicking the *More Suggestions* link will provide a complete list with the scores for each suggestion.

| Suggestion | Score |
|----------------------------------|-------|
| Add life for survivor needs | 100% |
| Mutual Fund Advisory | 89% |
| LTC - Client | 81% |
| Life Insurance - Estate Plan | 79% |
| Deferred Annuity | 69% |
| Education Funding and Protection | 60% |
| Alternative Investments | 59% |
| Annuity w/Living Benefit | 56% |
| Update Client Data | 53% |
| Unrealized Gain | 50% |
| Term Conversion | 35% |
| Retirement Plans | 29% |
| Unrealized Loss | 22% |
| Retirement Distribution Planning | 4% |

Top Suggestions in SmartPad
Access client specific suggestions in the Contact Tab.

Client Review Report
RightBridge identifies top suggestions for each client including scores for each suggestion. Clicking the *More Suggestions* link will provide a complete list with the scores for each suggestion.

Client Review Report

RightBridge GRATIANA DENIO -- Summary Report

Client Review Report - GRATIANA DENIO

| Client Summary Data | | Total Holdings | |
|---------------------|--|------------------|-------------|
| Name | GRATIANA DENIO | Total Holdings | \$4,366,545 |
| Address | Address Line 1 SOUTH HADLEY Massachusetts, 01075 | Net Worth | \$250,000 |
| Phone | | Liq Net Worth | \$0 |
| Marital Status | *Assumed* | Household Income | \$150,000 |
| Age | 72 | Risk Tolerance | Moderate |
| Date of last action | 6/30/2011 | Products Owned | 4 |
| | | Total Insurance | \$0 |

Discussion Items

| Suggestion | Relevance | Top Reason To Consider |
|---------------------------------|-----------|--|
| 3rd Party Managed Account (SMA) | 95 | Account numbers 1192, 4027 could be possible candidates for conversion. These accounts are larger than \$450,000 and have lower average unrealized gains |

Discussion Items Detail

3rd Party Managed Account (SMA) (95) Interested Not Interested Follow-up Date _____

Reasons to consider 3rd Party Managed Account (SMA)

- There are multiple accounts that could be considered for a conversion to a third party managed account. Account numbers 1192, 4027 could be possible candidates for conversion. These accounts are larger than \$450,000 and have lower average unrealized gains
- The average percent unrealized gains on accounts evaluated for managed account conversion is -6%. With unrealized gains of -6% concerns about the cost of conversion should be minimized in the discussion of moving assets to a managed account program.
- The largest of the accounts for conversion consideration may have a value of \$3,730,579. As the account value increases, the option to convert to a third party managed account increases. At higher asset levels the value of this type of account increases. This value is based on the account balance minus any annuities.
- 33% tax bracket. Tax sensitive investors may benefit from the structure and tax management capabilities that a third party managed account provides
- There is one account that has 90% of holdings in equities. With a high concentration of funds, the client should be comfortable with the premise of a mutual fund advisory account