

## BYALLACCOUNTS® • PRODUCT SHEET

# Power Your Wealthtech Platform with Investment-First Data Aggregation and Insights

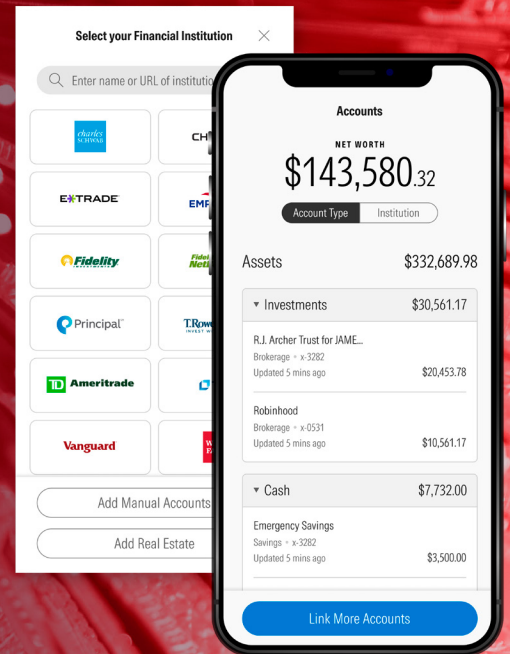
**Exclusively focused on the needs of investors, financial advisors, and the platforms that support them.**

## Wealthtech Startups

Inspire your next great product innovation.

## Enterprise Wealthtech Platforms

Power your experience with industry-leading data and tools.



In today's challenging environment of digital disruption, ByAllAccounts® is uniquely positioned to fuel innovation and help organizations deliver the next level of excellence in wealth management.

To get there, wealthtechs, enterprises, and advisors must source a full and accurate picture of an investor's finances—both held and held-away—as a starting point for actionable insights and great advice. Problems arise when parts of that picture are missing or obscured due to incomplete data. The result is missed opportunities to bring assets under management, the need for manual reconciliation, expenditures of internal resources and labor, and the erosion of trust.

As an investment-first aggregator, ByAllAccounts unlocks highly enriched investment data that powers holistic portfolio management, exceptional client experiences, and leading-edge product innovations. With ByAllAccounts, advisors, and investors can leverage new opportunities to optimize wealth.

## The Benefits of Using ByAllAccounts

### Wealthtechs/Enterprise Home Office

- Increase assets under management
- Enable a superior user experience
- Streamline back-office efficiencies
- Cost-efficiently scale the size of your organization

### Advisors

- Build strong relationships and provide personalized advice
- Grow assets under management and assets under advisement
- Increase efficiency through automated data collection

### Investors

- View a complete financial picture and net worth
- Receive more actionable and personalized guidance
- Gauge progress toward financial health goals

## Not All Data Aggregators Are Created Equal

ByAllAccounts delivers what you need to meet the requirements of investment-first digitization. You'll have access to the right data, right when you need it. for:

- Performance reporting
- Portfolio analytics
- Portfolio trading and rebalancing
- Financial planning
- Financial wellness
- Trade compliance management

### Investment Data Source Coverage and Reliability

ByAllAccounts delivers the most comprehensive data from more than 15,000 sources—including cash, investments, cryptoassets, credit, loans, and mortgages—for visibility into investors' holdings, transactions, spending habits, and cash flow. Our differentiated long-tail approach includes an industry-leading number of retirement plan providers and 401(k) recordkeeper sources.

With the addition of tax lot aggregation, ByAllAccounts provides accurate, detailed open and closed tax lots alongside complete client account data—essential for tax optimization and trading activities.

Eighty percent of our aggregation is sourced from direct connections, including open banking and custodial feeds. Our more than 2,100 direct connections power reliable access to data, and our 1,200 institutional connections allow us to support advisor-led aggregation at scale.

### High-Quality, Actionable Data

ByAllAccounts uses AI and other proprietary technologies to deliver high-quality investment data to portfolio management, reconciliation, compliance, trust accounting, and performance systems.

Using a process informed by decades of investment experience, we parse, normalize, and enrich data to ensure that it's accurate, complete, and actionable. The data is clean, well-structured, and highly interoperable.

An analysis of one major data source showed that it provided identifiers for only 70% of holdings and transactions, while ByAllAccounts had identifiers for up to 99% of the same data set.

Leveraging the Morningstar Security Master, we can map millions of positions and transactions to their accurate names, symbols, and share class. This process eliminates inconsistencies and the need for manual interventions while enabling seamless integration with Morningstar's entire ecosystem of solutions.


### Safe, Secure Solutions for Your Continued Growth

You can rest assured that ByAllAccounts prioritizes the security of your data. We maintain a comprehensive information security program that requires that we use physical, technical, and procedural safeguards intended to keep your information safe.

ByAllAccounts is also highly scalable. As you grow, ByAllAccounts grows with you and will meet all of your data needs.

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## Contact Your Local Sales Representative

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 [morningstar.com/products/byallaccounts](https://morningstar.com/products/byallaccounts)

Ready to make aggregated data your most valuable asset? See for yourself why ByAllAccounts® delivers more accurate data for more informed financial investment decisions.