

# Model Market Center™

## Enhancing your models and rebalancing strategy

It's possible to personalize your clients' portfolios without the day-to-day operational burden of building your own models. And you can do so without the increasing costs and rigidity of traditional institutional money management.

With convenient access to a list of models from many different third-party asset management firms, the **Model Market Center** is designed to help you gain flexibility, reduce costs, save time, and bring efficiency to your overall portfolio construction processes.

### What is Model Market Center?

**Model Market Center** offers you access to a vast selection of third-party models—and is accessible through a seamless integration with **iRebal® on Veo One®**, the powerful rebalancing tool available at no additional cost for accounts held with TD Ameritrade Institutional.

Use sophisticated filters—like specific risk categories or asset classes—to find the models you may be interested in. For each model, you can access research material provided by the third-party asset management firm to assist you in your due diligence. When your research is complete, one click subscribes you to that model. Then, it's quick and easy to associate it with your clients' accounts based on your suitability determinations. Whenever you log in to Veo One and go to the iRebal on Veo One home page, alerts inform you of any changes to the model's target allocations so you can determine what action may be appropriate.

You can subscribe to models from the Model Market Center and then use iRebal to personalize client portfolios by blending models or creating your own models to meet your clients' unique needs. Using this approach allows you to maintain discretion over those assets—keeping you in control of portfolio management as your clients' fiduciary advisor.

### Overview

#### Model Market Center

was designed to provide a highly efficient and cost-effective platform for portfolio construction as part of your overall model management practices:

- › Access models in Model Market Center through iRebal on Veo One, many at no additional cost\*
- › Choose the models that best meet your clients' needs
- › Create blended models and design custom portfolios for your clients, using iRebal
- › Retain full trading authority for your clients
- › Help position your firm to better compete with lower-cost robo-advisor platforms

## How can Model Market Center benefit your firm?

Investment management is becoming increasingly commoditized, and finding time to do all of your own initial research and analysis to build models from scratch is likely a challenge. You may be looking to save time and reduce costs while trying to make the best decisions for individual clients according to your investment philosophy.

### Model Market Center can change the way you approach investment management by:

- Allowing you to select third-party models to incorporate into your existing rebalancing processes to help streamline operations, add efficiency, and give you more time to spend with clients
- Enabling you to customize or blend the models you select with other models and your own in-house strategies, using iRebal to better align with your clients' goals
- Giving you access to a vast selection of models from many different third-party model providers, many at no additional cost\*

### Potentially reduce investment management fees and increase trading flexibility:

- Retain full trading authority over clients' accounts to accommodate specific client needs
- Approve and edit trades in iRebal before they are sent to be executed; a feature unavailable in traditional managed accounts
- Potentially reduce costs, because you retain trading discretion and won't have to pay an overlay manager for this function
- Select different third-party managers' portfolios with just a few clicks

### More potential benefits through integration:

- The FinMason Model Impact Tool is available via an integration with Model Market Center. The Model Impact Tool provides a financial projection that allows you to easily compare different models and their potential impacts on a portfolio's projected outcome. Through this tool, you can account for the client's savings rate, investing and spending decisions up to retirement, through the retirement drawdown phase to possibly leaving an inheritance to beneficiaries.
- The FinMason Model Impact Tool can be used to surface models listed in the Model Market Center that meet an agreed-upon objective, by synthesizing risk tolerance along with the client's retirement goal. After determining a suitable risk habitat, which balances risk and projections, you can isolate corresponding models by filtering for a range of FinScores. With the Model Impact Tool, you can plot these models on the risk slider to analyze different projections, Monte Carlo success rates, expected returns, and expected volatility to help you look for the best model for your client.
  - Score existing portfolios, using FinMason's proprietary FinScore
  - Surface models listed in the Model Market Center that match a risk and projection profile
  - Analyze the potential impact of different models on retirement projections

**Figure 1: Filtering models in Model Market Center**

Click on the model name to review the details.

The screenshot shows the Model Market Center interface with the following components:

- Navigation:** Home, Create & Configure, Rebalance Portfolios, Review & Approve. Sub-navigation: Accounts, Portfolios, Security Master, Models.
- Filters:**
  - Models in Use: Model Market Center, finmason
  - Used for: All, Manager: All, Model name: [text], Tax-managed: Any
  - Risk category: All, Asset class: All, Asset type: All, Component security: Enter symbol
  - Allocation changes: All, Socially responsible: Any, Strategist fee: Any
  - FinMason FinScore: [i] from [1] to [100]
- Table:** 539 of 539 Models displayed. Columns include Model Overview, In use, Model name, Manager, FinMason FinScore, Building block style, Used for, Tax-managed, Socially responsible, and Risk category.

In use	Model name	Manager	FinMason FinScore	Building block style	Used for	Tax-managed	Socially responsible	Risk category
	<a href="#">11-19 Years Aggressive</a>	Efficient Market ...	74	Active	Complete Strategy	Yes	No	Growth: 50 - 75%
	<a href="#">11-19 Years Conservative</a>	Efficient Market ...	68	Active	Complete Strategy	Yes	No	Growth: 50 - 75%
	<a href="#">11-19 Years Moderate</a>	Efficient Market ...	71	Active	Complete Strategy	Yes	No	Growth: 50 - 75%
	<a href="#">2-5 Years Aggressive</a>	Efficient Market ...	24	Active	Complete Strategy	Yes	No	Moderate: 25 - 50%
	<a href="#">2-5 Years Conservative</a>	Efficient Market ...	22	Active	Complete Strategy	Yes	No	Moderate: 25 - 50%
	<a href="#">2-5 Years Moderate</a>	Efficient Market ...	23	Active	Complete Strategy	Yes	No	Moderate: 25 - 50%
	<a href="#">20 Plus Years Aggressive</a>	Efficient Market ...	86	Active	Complete Strategy	Yes	No	Aggressive: >75%

For illustrative purposes only.

**Figure 2: Viewing model details**

The model detail screen shows the security allocations as well as additional documents to help you evaluate the model.

The screenshot shows the Model Detail screen for the 20/80 Target Allocation ETF. Key features include:

- Model Information:** Model Name (20/80 Target Allocation ETF), Manager (MLS Investments), Tax-managed (Yes), Type (ETF), Securities (6).
- Overview Documents / Marketing Materials:** Model update, Quarterly Report, Fact Sheet.
- Notes:** Your notes about this model (optional), 500 characters max. Example note: "Recently increased cash".
- Security Allocations:** 6 securities listed in a table and a pie chart showing the distribution by class.

Symbol	Description	Class	Key
SCASH	Cash	Cash	Blue
FAHN	FAHRINGDEL.COM	US Large Cap	Purple
GVRC	GAHORIN.COM	Technology	Green
JOEV	JOMPEM.COM	Commodities	Orange
JPHW	JEPPIINGS HOUSE.COM	Basic Materials	Pink
LSSE	LISSEMS.COM	Technology	Light Green

**By class**

- Cash: 25%
- US Large Cap: 15%
- Technology: 15%
- Commodities: 15%
- Basic Materials: 45%

For illustrative purposes only.

## Convenient and efficient model management

**Model Market Center** is a more flexible and potentially lower-cost option to traditional money management—and you retain the control you want over trading decisions.

Tap into a vast selection of models from many different third-party asset managers. Pick a strategy or combine it with your own models to build your clients' portfolios based on their unique needs. And you can change third-party manager decisions with just a few clicks. All this helps you to keep your rebalancing strategy and investment philosophy intact.

Learn more in the Education Center on Veo One:

<http://education.tdainstitutional.com/modelmarketcenter>

Connect with an experienced consultant today.  
Call: 800-934-6124  
Visit: [tdainstitutional.com](http://tdainstitutional.com)



\*Standard TD Ameritrade Institutional custody fees and fund management fees apply. For models that charge a Strategist Fee: The Strategist Fee, in basis points, is set by the Model Manager and can be seen directly on the model page in the Model Market Center.

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