

# Northfield Launches WealthBalancer

A first of its kind tool for Investment Advisors to create  
long-term, personal wealth planning

**BOSTON, MA - April 19, 2016** – Northfield Information Services, Inc., the preferred portfolio modeling and risk partner for institutional investors and asset managers worldwide, announced today the release of WealthBalancer, a new personal-wealth planning solution for investment advisors. With WealthBalancer, investment advisors can now provide year-by-year projections of how investment allocations should evolve over time to reflect *anticipated* changes in life circumstances such as college education, long-term care for a parent, career changes, etc.

“The problem with most investment plans is they are not *plans* at all,” said Northfield President Dan diBartolomeo. “They are recommendations for a current investment allocation but there is no detailed plan for the future. With WealthBalancer, firms determine the right level of aggressiveness based on the household’s current and future resources and spending plans. It is simply the most sophisticated system available for financial services firms to help their clients with long-term, comprehensive, personal wealth planning.”

WealthBalancer forms a “life balance sheet” that charts the investor’s current and future financial circumstances. It allows for a more holistic and broader range of investor preferences than any other system. For example, many investors prefer socially responsible investing or one style over another. “While many systems use multiple-choice questionnaires to evaluate such preferences, the behind the scenes analysis of the responses is often inconsistent and arbitrary,” continued diBartolomeo. “WealthBalancer changes all of that.”

WealthBalancer is divided into two modules: the *expert module*, controlled by the financial firm’s headquarters, and the *advisor module*, made specifically for client-facing professionals.

The *expert module* has control of all the financial assumptions and investment attributes the firm uses to ensure its unique competitive advantage and quality control for legal compliance. “Because each firm controls the financial assumptions, investment attributes and how much discretion each advisor has, WealthBalancer is extremely beneficial as far as regulatory compliance,” finished diBartolomeo.

The *advisor module* is available in multiple, identical deployments for iOS, Android, web browsers and Windows. WealthBalancer analytical output is formatted in presentation-quality reports and graphics that can include firm branding and the names of both the investment professional and the client.

“The challenge in portfolio advice is to provide solutions that match the heterogeneity in client characteristics and preferences, rather than offering a limited set of portfolios that might appeal to an average client that an adviser never meets,” said Bernd Scherer, Managing Director at Deutsche Asset Management and Visiting Professor WU Vienna, Research Associate, EDHEC Risk Institute. “Clients differ in terms of alternative household balance sheets as well as preference orderings.

Combining discretionary wealth based solutions with solutions based on Analytic Hierarchy provides current best thinking in private portfolio choice and value added far beyond a narrow focus on cost savings." WealthBalancer is part of Northfield's complete solution for private wealth management. Firms worldwide have been using Northfield's Managed Accounts Rebalancing Service (MARS) for day-to-day portfolio management at the individual security level. WealthBalancer provides these firms with a way to provide better, more consistent investment planning and advice to retail households.

### About Northfield Information Services, Inc.

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For the past thirty years, hundreds of the world's largest investors including sovereign wealth funds, pension funds, asset managers, and investment banks have relied on Northfield's analytical services to form optimal portfolio strategies and control risk for trillions of dollars in assets. More than a dozen of the world's largest wealth management firms use the Northfield's systems, which combine cutting-edge analytical sophistication with the industrial strength technology necessary for cost-effective "best of breed" services to investors.

### About Dan diBartolomeo

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Dan diBartolomeo is President and founder of Northfield Information Services, Inc. He is also a Visiting Professor at the CARISMA Research Center of Brunel University in London and serves on the Board of Directors of the Chicago Quantitative Alliance and the advisory board of the International Association of Financial Engineers. He is an active member of the Professional Risk Managers International Association, (PRMIA) and the Quantitative Work Alliance for Applied Finance, Education and Wisdom (QWAFEFW).

Dan has been admitted as an expert witness in US federal courts and state courts for litigation matters regarding investment management practices and derivatives.

In 2010, Dan received an award from Institutional Investor magazine as one of the forty most influential executives in financial technology in connection with his analytical work that helped uncover the Madoff investment fraud.

Dan is a director of the American Computer Foundation, and formerly served on the industry liaison committee of the Department of Statistics and Actuarial Sciences at New Jersey Institute of Technology. He continues his twenty years of service as a judge in the Moscowitz Prize competition, given by the University of California at Berkeley for excellence in academic research on socially responsible investing.

Dan has a long list of publications including books, book chapters and research papers in professional journals such as Financial Analyst Journal, Quantitative Finance and Journal of Investing.

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