Functional Software: Major Feature Inventory

BSM is a secured, cloud-based application that is fast and highly flexible. As you evaluate BSM's extensive features and functions, you will see quickly that BSM delivers on its "No Compromises Functionality"™ and "5-Pillar Integration"™ standards. With BSM's integration and location-based pricing, no platform produces equivalent performance and great value.

Comprehensive Planning

Needs/Goals-Based Planning
Simple to Complex Planning
After-Tax, Cash Flow Analysis
Year-by-Year Shortfall Analysis
Fully Transparent Calculations
Emergency Funding
Disability Income-Loss Analysis
Non-Standard Sources and Uses
Periodic Income Analysis
Education Funding Analysis
Education Costs (Petersen's Guide)
Retirement Income & Distributions
Retirement Portfolio Analysis
Long-Term Care Analysis
Advanced Estate Planning
Create Any Trust Structure
Trust Portfolio Modeling
Mix of Property + Cash for Funding
Family Foundation Modeling
Family Limited Partnership Modeling
Link Beneficiaries to Assets/Portfolios
Private and Public Stock Analysis
Import Standalone Securities
Fixed Annuities Modeling
Variable Annuities Modeling
Stock Option Modeling
Real Estate Modeling
Asset Tracking/Monitoring
Collectibles Modeling
Depreciating Property Modeling
Loan Principal Reduction Modeling
Multi-Horizon Inflation Rates
Custom Inflation Rates
Federal/State Tax Calculations
Parental Support
Lifetime Dependent Support
Multi-Currency Valuation
Scenario Comparisons
Template Designing
Cover Page Designing
Standard and Custom Reports
Rich Graphical Reporting
Extensive Proposal System
Quick Reports and Proposals
Product Brochures
Compliance Support
Easy Active-to-Archiving Output

Investment Analysis

12,200+ Stocks
20,100+ Mutual Funds
SMA and Hedge Funds Available
Variable Annuities Available
2,300+ Benchmarks
100+ Asset Class Universes
Custom or Proprietary Products
Peer Group Rankings and Analysis
Query-Based Filtering
50+ Performance/Risk Factors
Pick Lists for Current Product Options

Portfolio Building

Portfolio/Owner/Household Views
Risk Tolerance Question Entries
Risk Tolerance Answer Entries
Risk Score Schedules
Horizon-Based Questionnaires
Model Allocation Building
Auto Mapping of Scores to Models
Models Linked to Horizons
Custom Portfolio Allocations
Expected Return Allocations
Horizon Based Portfolios
Held Portfolio Design
Held-Away Portfolio Design
Monte Carlo Simulations (2014)
MVO Optimization (2014)
Blended Benchmark Comparisons
Asset Class Historical Return Option
Asset Class Total Return Entries
Asset Class Income Entries
Asset Class Unrealized Gains
Investment Tax Rate Entries
Portfolio Income and Tax Analysis
Portfolio Performance and Risk

IPS (Investment Policy Statements)

Extensive IPS Formatting Capability
Unlimited IPS Versions
Autopopulate Data Insertions
IPSs by Portfolio or Owner
IPS as a Standalone Document
IPS Integrated into the Proposal
Include Multiple Appendices

Portfolio Rebalancing

All Investment Vehicles
Daily Processing
7 Date-Based Rule Types
Asset Variance Bands
Dollar Variance Bands
5 Tax Efficient Rule Types
Transaction/Trading Efficiency
Deposit/Withdrawal Optimization
One-Time Cash Requests
Periodic Withdrawals
Do Not Buy and Do Not Sell
Block Sell Across all Portfolios
Cash-Flow Variance
Combine Rules into Rule Sets
Unlimited Rule Sets
Easy Rule Set Editing
Rule Set Assignment in Batches
Rule Sets for Specific Portfolios
Owner-Level Application
Household-Level Application
Held and Held-Away Portfolios
Full Rebalancing Reporting
Daily Management Alerts
OMS Trading after Approval
Override Option for Execution

Account Aggregation

Thousands of Custodians
Advisor or Client ID/PW Entry
UMA and UMHA Reporting

Pricing

$50 per Client to a Max $6,000 Fee
At Max Fee, Location-Based Pricing
Per Two Users: $3,000/Year
Per Six Users: $1,200/Year
Optional: $100 Full Setup

BSM
Balance Sheet Methodology

No Compromises Functionality™
5-Pillar Integration™
Unprecedented Economic Value