# VISTECH.com
*technology with insight*

- Software Development
- Network Services
- Website Design
- IT Consulting

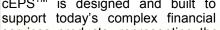**Microsoft**
**GOLD CERTIFIED**
*Partner*

## cEPS™ Administration Systems

### Positioning for the Next Generation of Products

Yesterday, financial services products were independently sold and administered. Consumers used insurance agents to buy life and annuity products, brokers to buy stocks, bonds and mutual funds, and other vertical channels to purchase other products. Today, the market requires that financial services products interoperate to leverage strengths and minimize weaknesses. Providers of these products must focus on selling to a consumer's need, not selling a specific product. This results in delivering solutions that may encapsulate multiple types of yesterday's products into a single combination product of today. cEPS™ is designed and built to support today's complex financial



services products, representing the next evolution for the industry. Instead of the legacy, single-functionality systems that support the vertical products of yesterday, this next generation approach integrates life insurance, annuity, mutual fund, ETF, reverse mortgage, and other product processing components to truly create a combination product that can be sold and administered. In the investment product arena, Unified Managed Accounts (UMAs) and Separately Managed Accounts (SMAs) can be considered the first wave of such products. cEPS™ has evolved one step further by delivering the ability to include insurance components into the mix as well.

### Enterprise Architecture

The cEPS™ Administrative Systems are built on Visual Technologies' enterprise class, Microsoft certified infrastructure—CoDI™—an innovative solution designed to enable IT systems to work together without major systems overhauls. Visual Technologies created CoDI™ to improve integration from multiple applications and databases. Using scalable and reusable components, CoDI™ is based on Visual Technologies' "wrap-not-scrap" philosophy.

The cEPS™ Administrative Systems were developed as a result of coupling CoDI™ with our Service-oriented Architecture (SOA) approach. SOA strives to integrate functions and consolidate activity in one back-end system.

For financial services companies that depend on efficiency and rapid product launches, Visual Technologies' cEPS™ Administrative Systems solve the challenges of conventional software development. By isolating functions into discrete components, integrating systems at the appropriate level, breaking down informational barriers, and allowing for a dynamic infrastructure, cEPS™ and Visual Technologies enhance the business of any financial services company.

**Complete Solution**

cEPS[TM] provides a complete solution, delivering all functions required to process business. However, as part of the base philosophy, any of cEPS[TM] Administrative Systems may be independently integrated into your operation.

Currently, the cEPS[TM] Administrative Systems are:

cEPS/ol[TM]—an overlay system that provides capabilities to connect product engines and make them operate together, creating the opportunity to support combination products.

cEPS/an[TM]—an annuity product system that can support both fixed and variable annuities.

cEPS/mf[TM]—a mutual fund processing system that can support various account recordkeeping functions typically required.

cEPS/cm[TM]—a cash management system that channels the available cash into the appropriate expenditures.

cEPS/cp[TM]—a compensation system that calculates and allocates compensation to producers.

**Benefits**

cEPS[TM] will deliver an immediate, positive impact to your company. It will:

- improve time to market.
- leverage new technology that supports the Internet and web.
- lower cost of ownership, due to our unique software-a-service model.
- support the following enterprise class features:
    ◊ web-based graphic user interface
    ◊ business events
    ◊ rapid product launch
    ◊ self service
    ◊ straight through processing
    ◊ scalability

The cEPS[TM] Administrative Systems are your opportunity to deliver today's complex financial services products.

## About Us

Visual Technologies consistently delivers cost-effective, leading-edge technological solutions to business challenges. We take a custom-tailored approach, focusing on the unique needs of each client, regardless of size.

Founded in 1995, Visual Technologies offers consulting, software, and network services, as well as software products. Our employees, consultants, and contractors are skilled technologists with solid analytical experience and strong project management skills.

Visual Technologies will present an objective IT solution that will improve your workflow, enhance your productivity, and increase your bottom line.

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