Meetings

Effortlessly launch a remote meeting with just two clicks. Your client joins with a web browser, and you're protected from sharing the wrong data with the wrong client.

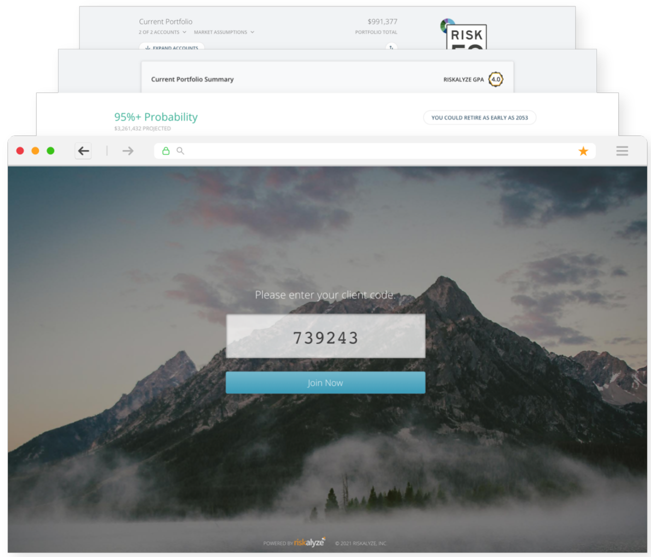
- Select
- Elite
- Ignite
- Ultimate

Host a meeting from anywhere.

Creating a meeting is simple. You install a plugin into your web browser one time — and best of all — your clients don't have to install anything.

When it's time to meet with a client, send them to meetmyadvisor.com, have them enter the six-digit code, and they're in. Whether your client's in Omaha or Oahu, virtual meetings are a snap.

Once you're in, let Nitrogen do the talking. Go over anything from Retirement Maps, Stress Tests, Portfolios, and more. Walking your remote clients through a model or portfolio has never been easier.



Simple, safe, and secure.

Accidentally click somewhere you shouldn't? No problem. Nitrogen intelligently censors your other clients' information so you're always sharing the right data with the right client.

Meetings shares only what you want, and none of what you don't.

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Check-ins

Email Check-ins build a strong foundation to support your message between client reviews and give you an early warning signal when client psychology needs care.

- Select
- Elite
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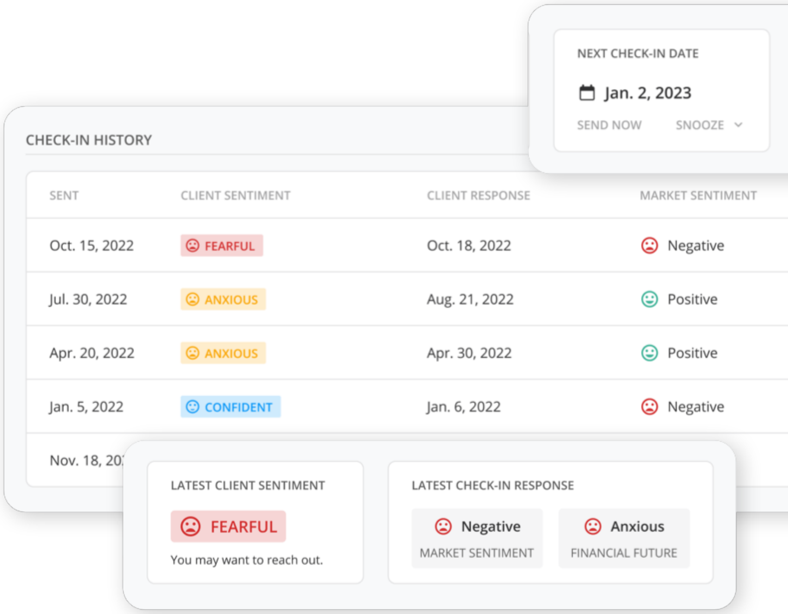
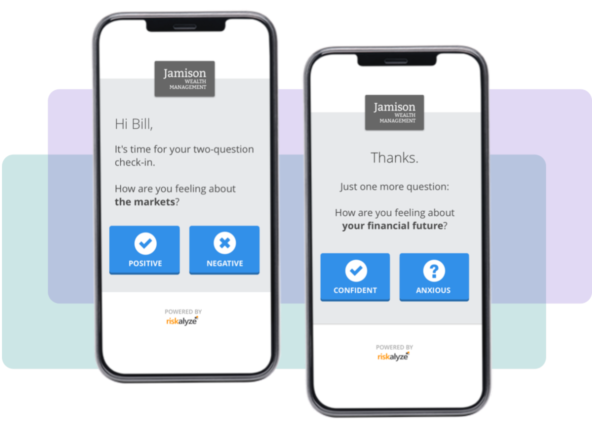
- Ultimate

A built-in early warning system.

Check-ins is an automated behavioral coaching tool that allows you, the advisor, to take the pulse of your clients on a regular basis. That way, you're set to receive an early warning sign if a client's psychology needs a little care.

Now, you get data points on how your clients are feeling about the markets and their financial future, allowing you to talk action at the first sign of trouble.





Behavioral coaching made easy.

With two taps on their smartphone, clients see adaptive analytics that help them understand what is "normal" for their portfolio, giving you an ally in the never-ending fight to keep client psychology positive.

We've engineered this to be simple with just two questions:

- How are you feeling about the markets?
- How are you feeling about your financial future?

Once they've responded, you can include a dynamic message to build a strong foundation between client reviews.

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Risk Assessments

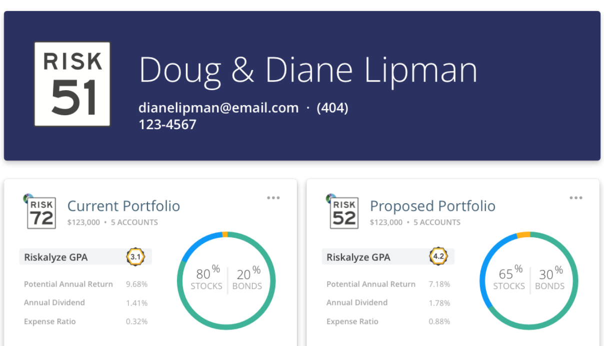
Eliminate the stereotypes that have made risk tolerance useless. Use leading scientific theory to objectively pinpoint an investor's Risk Number®, whether you're across the room or across the world.

- Select
- Elite
- Ignite
- Ultimate

Pinpoint risk objectively.

Our Risk Assessment is built to quantify a client's risk tolerance in less than 5 minutes. And the beauty of it lies within its adaptive, dynamic format. Using real dollar amounts, each question builds off the last to make a truly interactive experience — if you tried to print it like the old questionnaires of the past, you could stack the paper all the way to the sun (literally)!

Gone are the days of confusing, irrelevant exercises full of subjective semantics. These white-labeled tools are branded to your firm, not ours, and give you and your clients a common language to discuss risk.



Document your due diligence.

Once a client completes their risk assessment, Nitrogen generates their Risk Number on a scale of 1-99, utilizing a scientific framework that won the Nobel Prize for Economics.

When clients know their Risk Number and understand the relationship between risk and reward, they know you're acting in their best interests. And these assessments are time-stamped and archived, giving you the confidence that you know your client and can prove it quantitatively.

After all—you didn't tell them they're a 42. They told you they're a 42.

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Advisor Marketing Kit

Don't wonder if a client's risk preference will allow them to achieve their goals—calculate their probability and build a map to success. Illustrate the bigger picture and even uncover outside assets.

- Select
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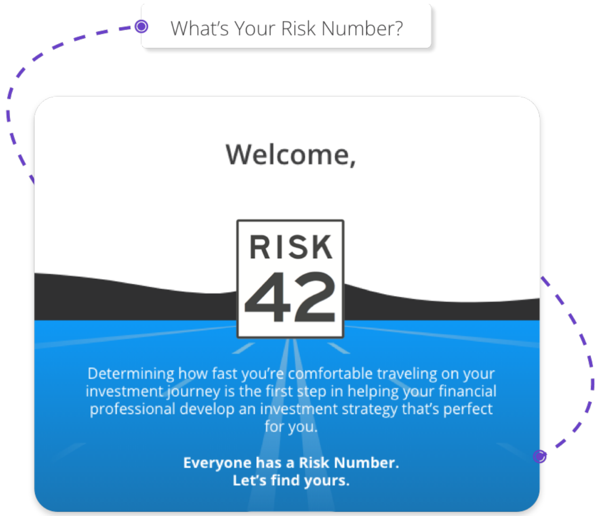
- Ultimate

Generate traffic that converts.

There's no more powerful question than "What's Your Risk Number?" to convert traffic into leads.

With your Lead Generation Questionnaire, you can copy a few lines of code to feature a button directly on your website and use it to generate new leads.

Each time a lead completes it, Nitrogen will send you an email notification. You can then log into Nitrogen to review their contact information, Risk Number details, net worth, and start building a plan, all before your first meeting!



A whole set of customizable resources in your account.

The Advisor Marketing Kit is your go-to place for personalized client-facing videos, templates for presentations, brochures and press releases, social media image generators, print items with free delivery, and best-practice guides for compliance approval and online advertising campaigns.

Now you can infuse the Risk Number into your firm with a whole set of resources to back you up. These materials are designed to elevate your brand, not ours!

Need a FINRA letter or compliance approval? No problem — we've built the Compliance Kit so you can access sample documents and FINRA approval letters for every tool within the Advisor Marketing Kit.

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Nitrogen AI

- Select
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- Ultimate

What is Nitrogen AI?

Nitrogen AI is hosted within our Marketing Kit for Elite & Ultimate customers. It was developed as a virtual content assistant powered by the OpenAI Platform. It allows firms to scale their content generation while quickly generating relevant marketing material through pre-selected prompts.

Does Nitrogen AI use my Nitrogen account or client data?

No, Nitrogen AI in no way pulls information or data from your Nitrogen account, nor is it connected to the Nitrogen Platform.

Can I limit the access my advisors have to this tool?

Yes, please email us at care@nitrogenwealth.com, and we can turn off this feature for your firm.

How are the answered generated?

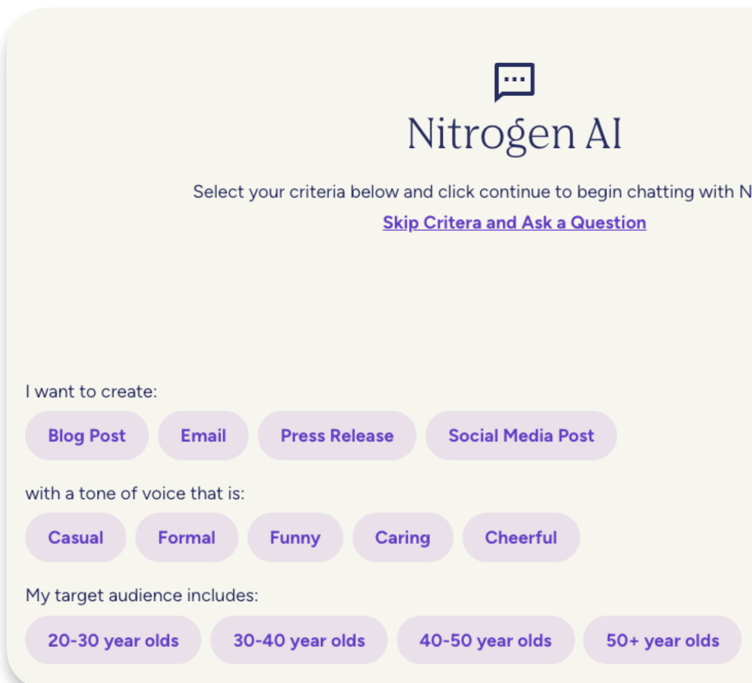
The answers are generated using a combination of machine learning algorithms and deep learning techniques. Nitrogen AI specifically uses the GPT-3.5 language technology — a large AI model made by OpenAI that has been trained on a massive amount of publicly available internet data from a variety of sources.

Is this a free upgrade?

Yes. Same plan, new complimentary upgrades. Like always, when we release new features into a plan, all the customers on that plan get the new features, and their pricing is protected by their contract.

How does this work with compliance?

Just like any marketing or client-facing material, all content must go through the advisor's standard compliance approval process.



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Retirement Plans

Finally, it's easy for you to use the Risk Number® to match hundreds or thousands of 401K, 457, 403B, or Simple IRA plan participants with just a few clicks.

- Select
- Elite
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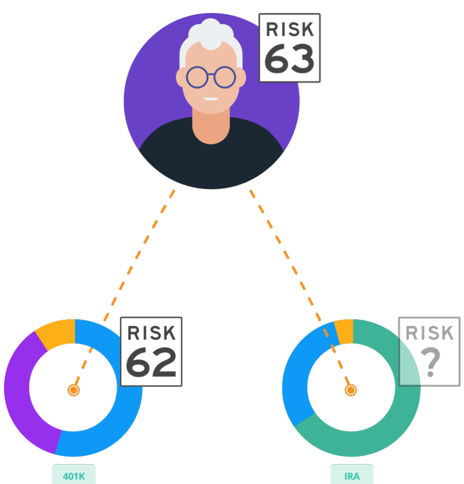
- Ultimate

Deliver the Risk Number at scale.

Many plan participants sit in default elections or are stuck on the sidelines much longer than we'd like. That's why we've built Retirement Plans — your one-stop solution that empowers every plan participant to be invested right, and allows you to do so at scale.

Simply add a plan into your dashboard, add participants, create model portfolios, and invite your participants with a custom link. Now you can easily empower every investor to invest fearlessly and provide meaningful education and investment matching with just a few clicks.



Win over outside assets.

There's nothing better than the power of Risk Alignment to build trust with clients, make sure you're acting in their best interests, and be able to prove it quantitatively.

When your retirement plan investors understand their Risk Number and align their elections accordingly, they'll seek your council to analyze the risk of their other held-away assets.

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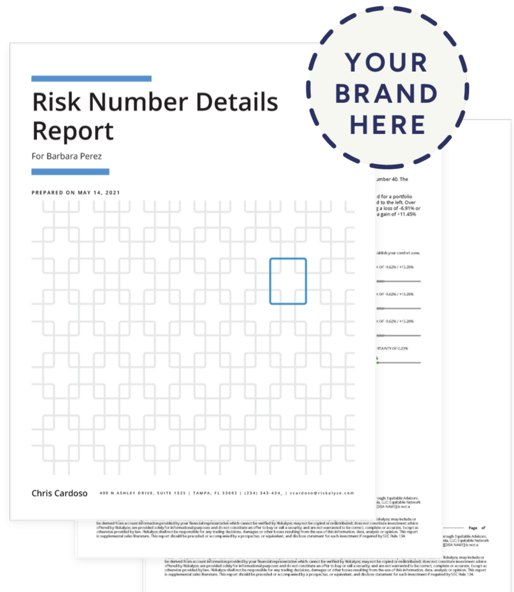
Printed Reports

Create a roadmap for your clients with a single click. These white-labeled PDF and printed reports are intuitive to the client and reinforce your firm's brand.

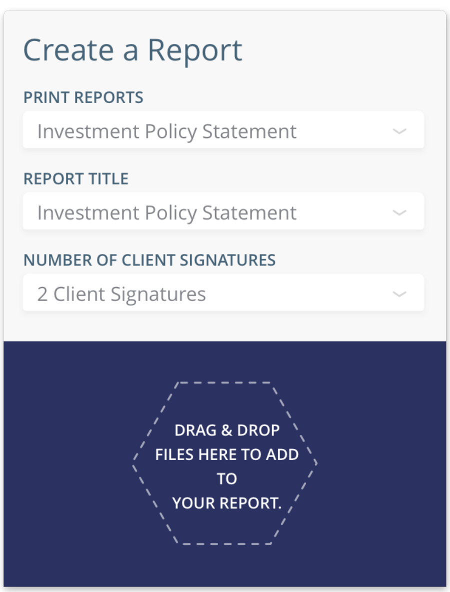
- Select
- Elite
- Ignite
- Ultimate



Reports designed with your firm in mind.

Nitrogen has a suite of reports custom-tailored to fit your clients' needs. These reports are best way to put the power of Risk Alignment on paper. Now you can propose just the right amount of risk and give investors exactly what they need in order to understand it.

Our reports are built to reinforce your firm's brand — not ours — and give the fit-and-finish your clients expect, without the confusing jargon and muddled data.



A roadmap clients can understand.

Gone are the days of overwhelming investors with a 30-page report they'll never read. Now you can put the power of Risk Alignment on paper so you can propose the right amount of risk and give investors exactly what they need in order to understand it.

And it doesn't end there — you can attach anything you'd like to a report! Whether it's form CRS or information specific to your firm, it's drop-dead simple to make an addition and deliver it in print or as a PDF. It's seamless customization with a single click.

Some feature-specific reports are only available in Nitrogen Elite.

Stress Tests

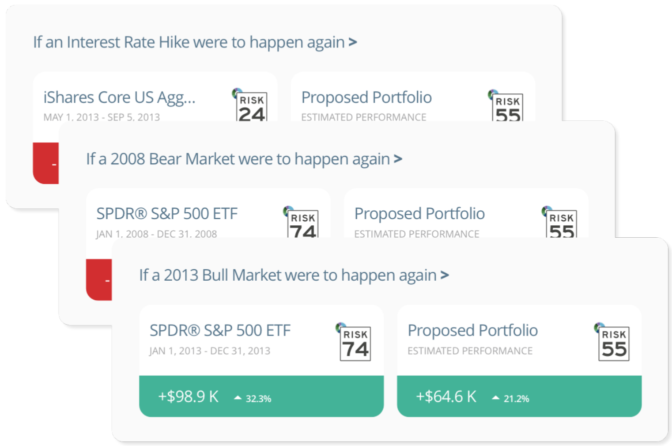
Run portfolios through historical events like the 2008 Financial Crisis or 2013 Bull Market to help clients understand what it means to control risk or beat the market.

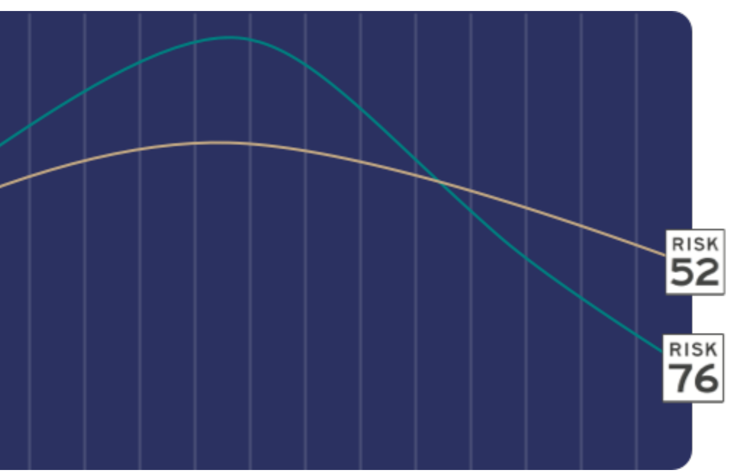
- Select
- Elite
- Ignite
- Ultimate

What if 2008 happened again?

You know better than anybody that clients want to know what's "normal" for their portfolio. And you also know setting expectations based on average return doesn't work — after all — the market almost never hits its own average!

Stress Tests give you preset market scenarios to illustrate hypotheticals with your clients. These examples are not only powerful for illustrating how you've built a portfolio (maybe it's fortified from interest rate spikes), they're also a game-changer when it comes to reinforcing how you set a client's expectations.





Control risk? Or beat the market?

There's no better way to illustrate your answer to the question "why is the market beating my portfolio?"

You can show them that the S&P 500 is a Risk Number 76, and while their Risk Number 52 portfolio won't make as much when markets are up, it'll lose a whole lot less when markets are down. They'll remember exactly why they're a 52 — clients just "get it."

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Nitrogen GPA

Meet the objective metric that has paved the way to measuring the efficiency of investments not just at the fund level, but at the portfolio level as well.

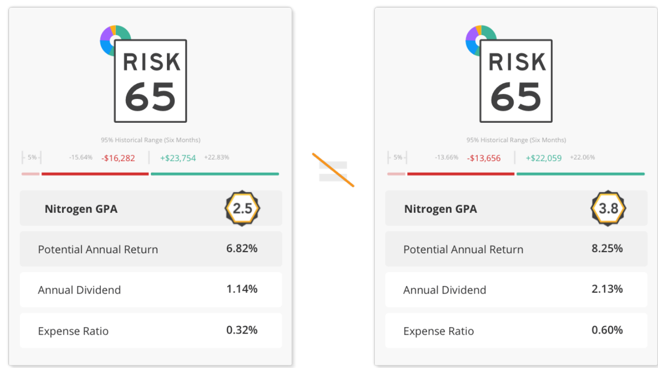
- Select
- Elite
- Ignite
- Ultimate

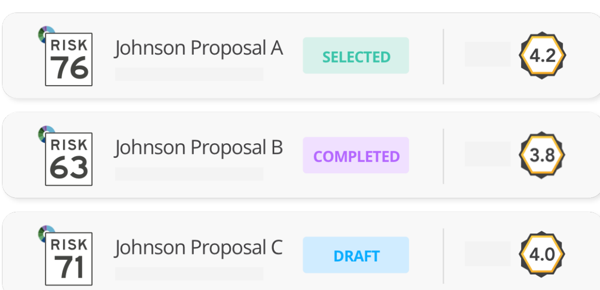
Not all Risk Number 65's are created equal.

How can you decide between two similar investments or portfolios? If efficiency is what you're looking for, we've got good news—it's time to let math do the work for you and highlight the difference between a 2.9 GPA fund and a 3.8.

The Nitrogen GPA is a quantitative expression of the efficiency of an investment, strategy, or portfolio with respect to how much return is realized or expected per unit of risk.

Based on a scale of 1.0 on the low side and 4.3 on the high side, the GPA of a portfolio, stock, mutual fund, or ETF helps you understand the relationship between expected performance and potential downside so your clients know their holdings are working in the most efficient manner.





Win prospects over like never before.

Looking to harness that "ACAT form moment?" Most of the time, showcasing alignment with the Risk Number does the trick, but Nitrogen GPA puts another powerful tool in your arsenal so you can set your proposals apart.

Now you can give your clients the power of choice by showing a variety of portfolios with different Risk Numbers or GPAs and allow them to select the investment objectives or investment products that suit them best.

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Lead Generation Questionnaire

Drop a simple link onto your website or email signature to turn it into an interactive risk analysis tool and a lead capturing machine. Now you can leverage the four most powerful words in financial advice, "What's Your Risk Number?"

- Select
- Elite
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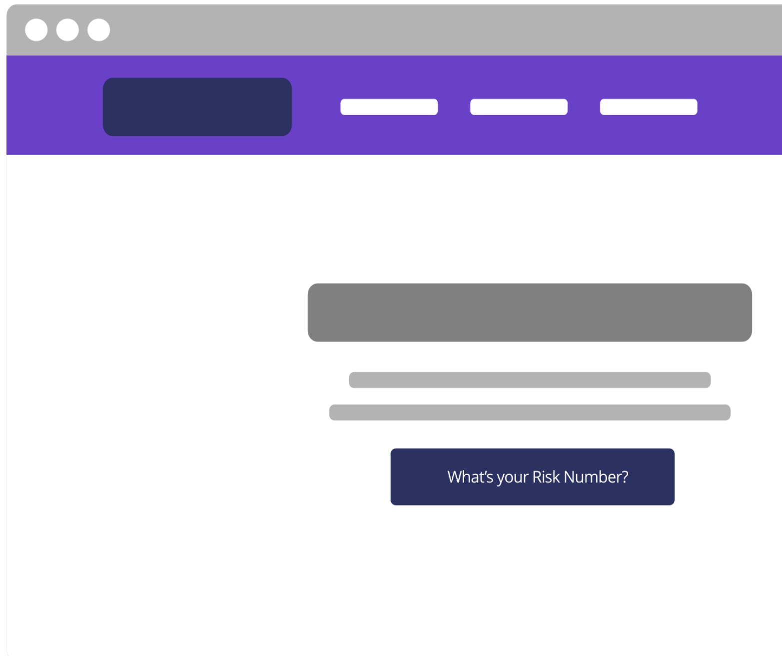
Generate leads using the #1 Risk Tolerance Questionnaire.



Incite curiosity with the four most powerful words in financial advice: *"What's Your Risk Number?"*

With a simple link or a few lines of code, you can embed the Risk Questionnaire into your website, email signature, or social media posts to create a new way for prospective clients to engage with your firm.

With a few clicks, your website transforms from a stagnant brochure into an active tool that generates new business.

Each time a lead completes the questionnaire, Nitrogen will send you an email notification. You can then log into Nitrogen to review their contact information, Risk Number details, total investable asset amount, and start building a plan before your first meeting!

Take it from Nyle.

One advisor with a growth-oriented firm in California is constantly optimizing new marketing channels to reach new clients. Put in his words, *"Nitrogen's Lead Generation Questionnaire still outperforms anything else we've done to generate leads."*

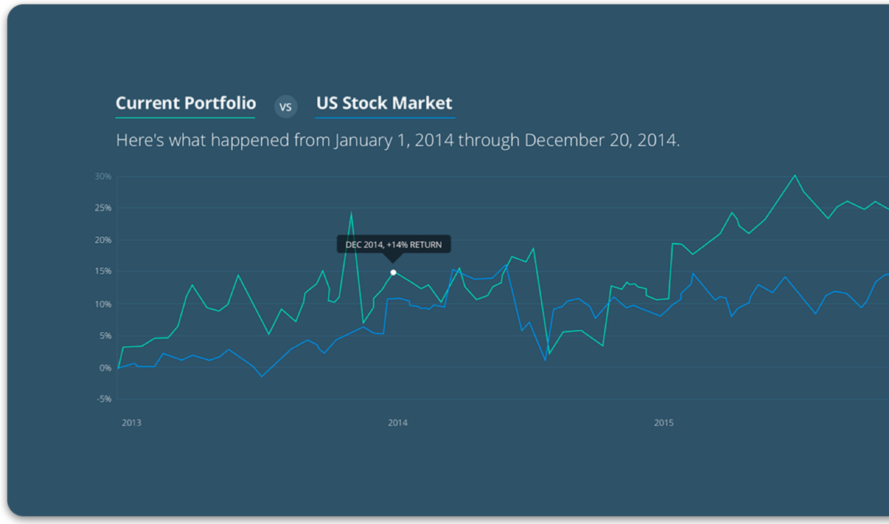
Scenarios

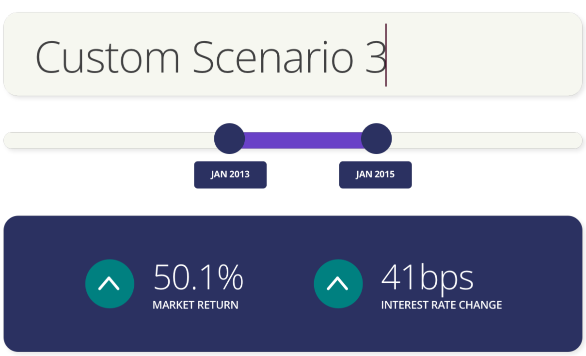
Run a portfolio through a market timeline and compare it to just the right benchmark to make your point.

- Select
- Elite
- Ignite
- Ultimate

Next-level stress testing.

You've always been able to see how a client's portfolio would have performed during specific market events, but now you can string these events together to create a portfolio narrative that settles the question once and for all... *"Why is the market beating my portfolio?"*





Prove your fiduciary care with custom scenarios.

Want to show off the historical dynamics of 2020 volatility or the dot com bubble with your clients' current portfolios? Now you can illustrate your point by visualizing custom scenarios.

With up to five comparisons — using proposals, indexes, blended benchmarks, or individual stocks or funds — you can illustrate the relationship between risk and reward in a historical context to help them make the right decisions.

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Risk/Reward Heatmap

The Risk/Reward Heatmap pinpoints the risk and reward contribution of individual securities in accounts, allowing you to have productive conversations about risky or concentrated positions.

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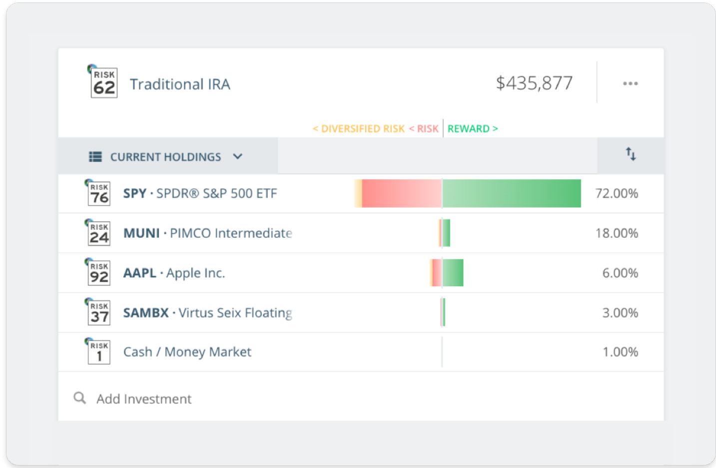
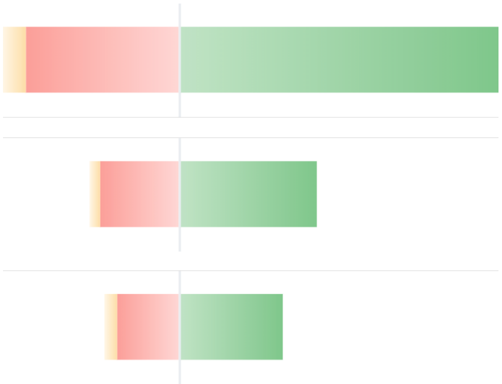
Go to the source.

See the impact a sentimental stock or concentrated position has on a client's portfolio. Risk is plotted on the heatmap in proportion to allocation, allowing you to show your clients an intuitive illustration about why you've made certain decisions together.

With one quick visual, you can see the performance, volatility, and correlation of each individual security within the content of your client's total portfolio.





Visualize diversified risk.

In addition to visualizing potential risk and potential return with a juxtaposed set of red and green bars, a gold bar helps you paint a picture of the amount of risk that is diversified out by inverse correlations given the selected data model.

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Detailed Portfolio Stats

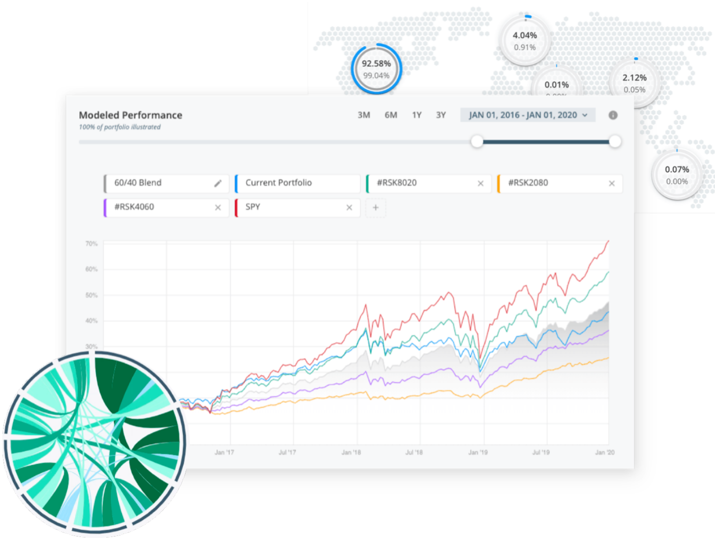
Unleash your inner math geek with in-depth analysis of everything from modeled performance comparisons, sector breakdowns, regional exposure, and more!

- ✗ Select
- ✓ Elite
- ✓ Ignite
- ✓ Ultimate

Detailed portfolio analysis through the lens of risk.

The beauty of the Risk Number® is how it empowers investors to stay the course during the short term so they don't lose sight of the long term. But what happens when your analytical clients need more detailed analysis or reporting?

Detailed Portfolio Stats is data analytics taken to the next level. With a variety of tools ranging from modeled performance, sector breakdowns, risk/reward scatter plots, and data correlation, it's the most effective way to analyze a portfolio through the lens of risk.



	RISK	BETA	R^2	SHARPE R..	STD. DEV.
Benchmark 60/40 Blend	44	0.92	88.12%	2.19	10.86%
Current Portfolio	59	1.12	97.04%	2.82	12.35%
Proposed Portfolio	49	0.87	87.01%	3.08	10.07%

Better data, better decisions.

Powerful portfolio analytics help you analyze the data that matters so you can make informed decisions. From Sharpe Ratios, Beta, Drawdown, and everything in-between, Stats has you covered (TI-83 calculator not required).

Want to test a different mutual fund or ETF in a client portfolio? No problem — with Portfolio Sandbox, you can easily swap stocks or funds to test potential changes to client portfolios and immediately see the impact before implementing.

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Discovery

Find the perfect investment for your clients with security analysis and fund screening. Discovery empowers you to quickly dive into your investment research based on your most important search criteria including the Risk Number®, Nitrogen GPA®, expense ratios, and more.

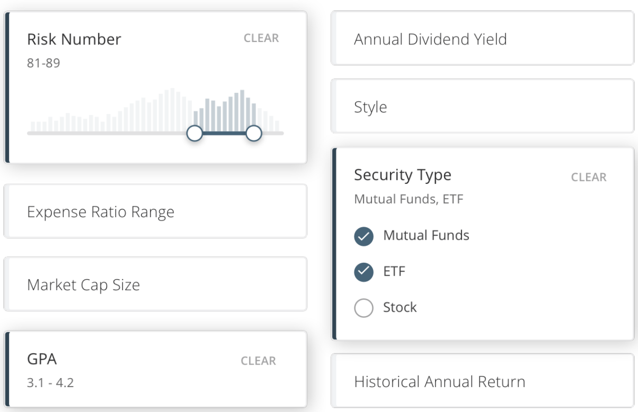
- Select
- Elite
- Ignite
- Ultimate

What happens when over a million securities meet a powerful search engine?

You're able to find exactly what you're looking for without having to fumble through thousands of categories or manual boolean searches.

Discovery allows you to conduct your investment research, save your favorite investments, and incorporate them into your models and portfolios, with no tab hopping required.

RISK NUMBER	NAME	SECURITY TYPE	GPA	EXPENSE RATIO
53	XLP • Consumer Staples Select Sector ...	ETF	4.3	0.12%
53	VDC • iVanguard Consumer Staples ETF	ETF	4.3	0.10%
54	RHS • Invesco S&P 500® Equal W...	ETF	4.3	0.40%
63	PSL • Invesco DWA Consumer Staples...	ETF	4.3	0.60%
68	CHIS • Global X MSCI China Consumer...	ETF	4.3	0.65%
59	FSTA • Fidelity® MSCI Consumer Staple...	ETF	4.2	0.08%
64	IYK • iShares US Consumer Goods	ETF	4.1	0.43%



Security screening done the right way — through the lens of risk.

Whether you want to search by proprietary analytics like the Risk Number or Nitrogen GPA, or filter by equity sectors, market cap size, annual dividend, or other metrics, Discovery has you covered.

Matching the power of investment research, risk analysis, detailed portfolio stats, and compelling reports, turns Nitrogen into your one-stop shop for your sophisticated analytics and research.

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Intelligent Tax Optimization

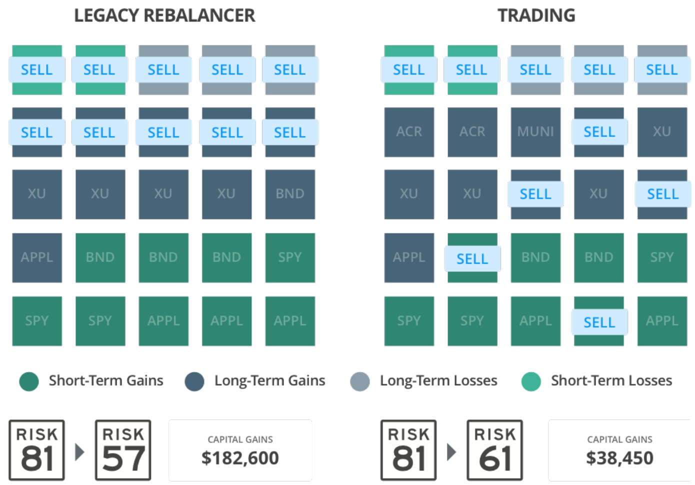
Intelligent Tax Optimization empowers you to optimize every trade decision for your clients and keep taxable accounts on target while minimizing taxes.

- Elite
- Ignite
- Ultimate
- Trading

Save your clients thousands in tax bills across your book.

With Intelligent Tax Optimization, you can become your client's tax superhero. The Trade engine runs millions of scenarios to find the perfect number of shares to sell from the precise tax lots to get your clients as close to their Risk Number target as possible, all while staying within your capital gains budget.

Since the inception of Intelligent Tax Optimization, the average advisor saves $43k in taxes across their book of business and one advisor has even saved more than $800k. Talk about clients that don't mind paying advisory fees with a tax efficient portfolio.



Now you control the capital gains budgets.

No matter how complex your client's tax situation is, the Trading engine always keeps you in control and allows you to set capital gains budgets for every scenario.

Whether you want to allow all capital gains, avoid short-term gains, avoid short-term and long-term gains, or enter your own capital gains budget, our trading engine will do all of the hard work for you. When it's time for portfolio rebalancing, it's as simple as a click to queue those trades into your trading inbox.

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Automated Tax Loss Harvesting

Trading scans every one of your client accounts every night looking for harvesting opportunities over your dollar or percentage threshold ensuring you can save on client tax bills.

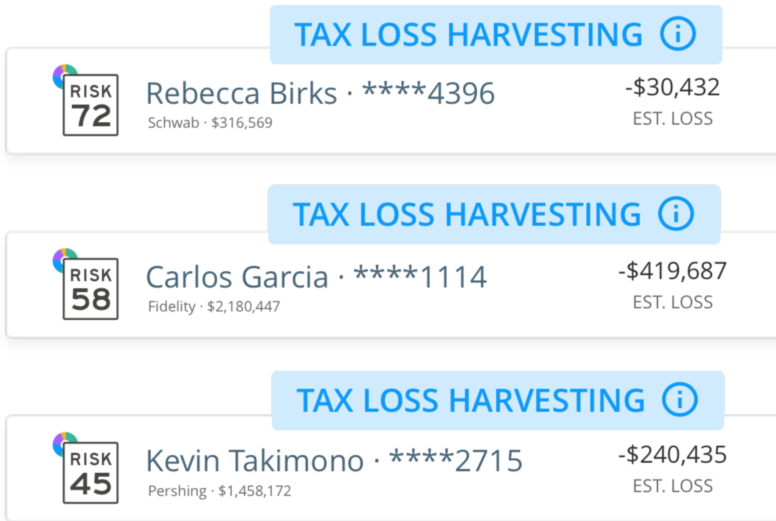
- Elite
- Ignite
- Ultimate
- ✓ Trading

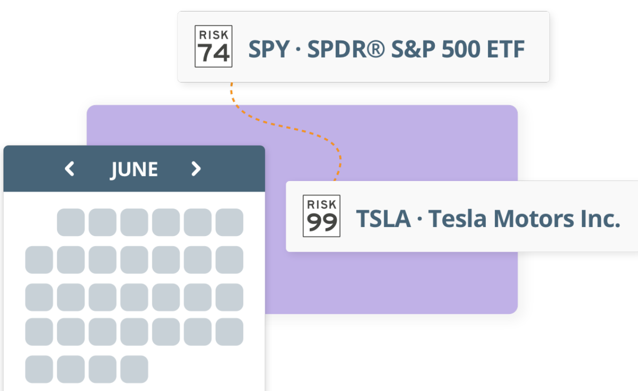
Monitor every account for tax loss harvesting opportunities and more.

With Automated Tax Loss Harvesting, Trading will monitor every taxable account that you manage and look for opportunities to realize capital losses over your dollar or percentage threshold.

And while most rebalancers harvest losses whenever a position loses a percentage of its principal value, Automated Tax Loss Harvesting focuses on a tax-savings threshold instead. If you were to set a $1,000 loss threshold, then a position would only be sold if the sale resulted in a $1,000 tax savings for the client.

When the trade engine spots tax loss harvesting opportunities that meet your criteria, you can instantly harvest those losses with a single click.





Managing the wash sale rule and switch back trades has never been easier.

Once you've harvested those losses for your client, Trading allows you to harvest to cash or alternative securities. And with replacement rules built right into Automated Tax Loss Harvesting, you can select alternative securities to buy into until the 31-day wash sale rule window has passed.

After 31 days, Trading will prompt you to switch the client back to their normal target allocation — no need for calendar reminders or post-it notes.

Armed with a host of other intelligent tax features and portfolio rebalancing tools in Trading, you can ensure you are avoiding unnecessary taxes that might reduce the tax alpha you just generated for your client.

LEARN MORE AT NITROGENWEALTH.COM

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Accounts Dashboard

The Accounts Dashboard gives advisors total control over trading client accounts while maximizing efficiency and productivity across their entire book of business.

- Elite
- Ignite
- Ultimate
- ✓ Trading

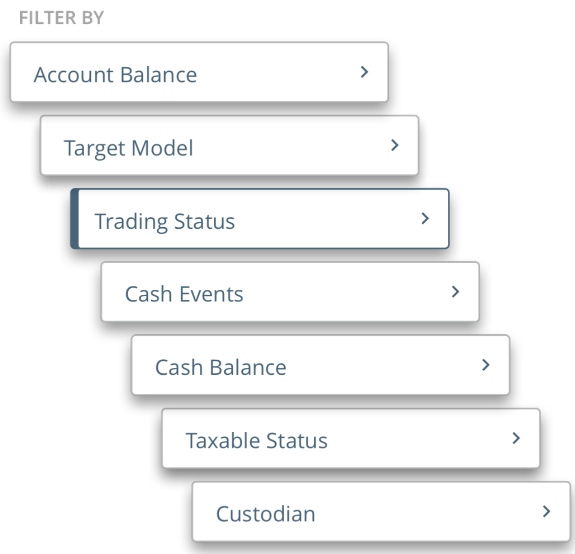
Search, filter, and sort to your heart's content.

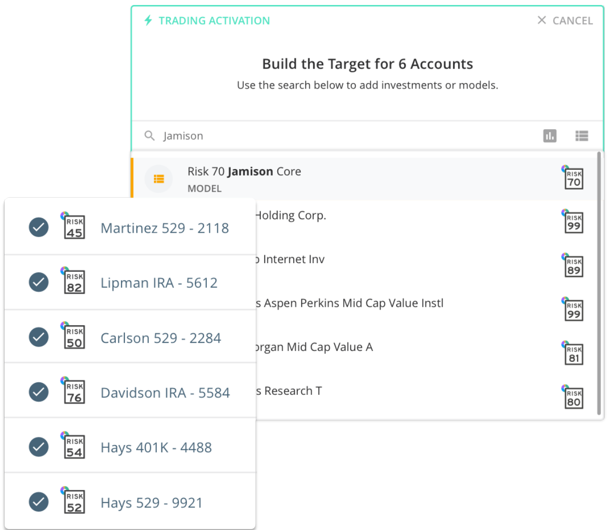
The Accounts Dashboard was built to be your one-stop shop for trading client accounts. It's your entire book of business in one place where you can easily search, filter, and sort to take action.

Need to filter by accounts not activated for trading? We can do that.

Want to see which accounts have a quarterly cash distribution set? Easy.

What about finding all accounts for Diane and Doug Lipman? No problem.





Apply changes across multiple accounts on the fly.

When you can filter and find the accounts you need, it's even easier to take action.

Whether you need to make cash distributions, target allocation changes, model changes, or activate trading, you can apply those bulk changes across dozens of accounts with just a few clicks. And when you are ready to make those trades, they're all queued up for you in your trading inbox.

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Trading Dashboard

The Trading Dashboard surfaces all of your decision points in an easy, convenient inbox. With our One-Click Fiduciary™ technology, you can easily approve or snooze trades across your entire book of business.

- Elite
- Ignite
- Ultimate
- Trading

Trade and rebalance client accounts with ease.

The Trading Dashboard is armed with a powerful set of filters that allow you to quickly find the accounts and trades you need with just a few clicks. Once filtered by trade reason, custodian, or specific advisor, you can dive into the specifics of each trade to make sure you are in the know.

Clicking on an account will show you the various trade reasons, as well as Risk Number® drift, estimated capital gains or losses, and even the individual buys and sells triggered by that event.

TAX LOSS HARVESTING

RESULTS AFTER TRADE

15 POSITIONS | $125,687 EST. CASH | RISK 52

	SECURITY	SHARES	PRICE	TOTAL TRANSACTION
Buys				
	FB	52	$256.82	$13,354.64
	WBII	272	$24.10	$6,556.12
	XLF	125	$24.05	$3,006.25
Sells	SECURITY	SHARES	PRICE	TOTAL TRANSACTION
	MSFT	78	$220.89	$17,229.42
	XLI	112	$80.95	$9,066.40
	GE	125	$6.82	$3,006.25

$327,856 EST. GAIN/LOSS | 62 TRADES

$165,099 EST. GAIN/LOSS | 24 TRADES | APPROVED

UNTIL Tomorrow | SNOOZED

Meet One-Click Fiduciary™ technology.

Trading scans all of your client accounts looking for things like Risk Number drift, model allocation changes, cash distributions, and tax loss harvesting opportunities. Regardless of trade reason, every client trade will be displayed in your inbox — ready for you to take action on.

And working your way through this inbox of trades is a breeze; whether you're approving trades today or snoozing to review at a later time, there's no faster way to work through client accounts and keep everything on track.

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