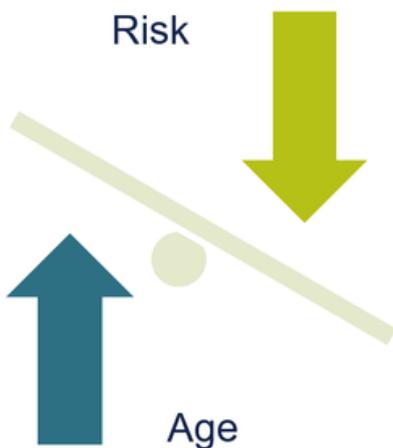


Flexible and future-proof portfolio management system

FACT SHEET

UNITLINK's life-cycle investment concept reduces the customer's risk profile in step with their approaching pension age.



- Standard solution, with easy integration
- Low TCO
- Free-choice or life-cycle investment concepts
- Real-time solution with access to web integration
- Complete audit trail
- Backdating of value dates

UNITLINK is a flexible core product for managing unit-linked portfolios registered on policies distributed on funds. UNITLINK consists of a policy management module, which keeps track of all customers' portfolios and investments, and a trading cycle module.

UNITLINK Features

With UNITLINK, companies can define the funds to which customers are to have trading access, and it is possible to add or close funds on an ongoing basis. UNITLINK provides functionality to update transaction prices as often as you want, and possibility to discontinue all transactions immediately if the market is suddenly unstable.

Choose between investment concepts

UNITLINK makes it possible for customers to choose between different investment strategies: A Free Choice concept allows for switching the portfolio from fund to fund as well as to define an investment profile for allocating future contributions. Alternatively, customers can choose a life-cycle concept based on their risk profile. The company manages the investments accordingly and aligns them with the customer's investment horizon.

Real time transactions

UNITLINK is a real-time system. This allows customers to carry out transactions from a web portal at home while the solution immediately displays the effect of the completed online transactions. UNITLINK reports the transactions to the investment department which ensures that the changed portfolio allocation is covered as soon as possible.

Transparency

All changes in the customer's portfolio (i.e. transactions, costs etc.) are documented via data entry. As a result, UNITLINK provides a complete overview of the portfolio development.

Technology

UNITLINK forms part of Edlund's standard solution LIFELINK and is thus a three-level solution consisting of a data level, a server level and a client level. UNITLINK can be fully integrated with the customer's specific system landscape via system integration and web services, e.g. with portals.

More information

Visit www.edlund.dk or contact us for additional information on edlund@edlund.dk.