### Evolution of Advice

#### ADVICE SPECTRUM OF PERSONALIZATION

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<th>Service</th>
<th>Advice</th>
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<td><strong>SERVICING ACCOUNTS</strong></td>
<td><strong>PROMPTING ACTION</strong></td>
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<td>Personalized servicing</td>
<td>Push notifications</td>
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<td>Customer tracking and routing</td>
<td>Notifications on market news, market movements</td>
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<td>Virtual assistants</td>
<td>Brokerage account features, e.g., default margin service</td>
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<td>Money movement, trade confirmation, eSignature, eDelivery</td>
<td>Appointment notifications</td>
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#### Data spectrum of personalization

- **Customer custodial data**
  - "I understand the information in your account"

- **Provider-owned data on customer**
  - "I understand where and how you engage with us"

- **Customer self-aggregated data**
  - "I understand your whole financial picture"

- **Enriched, third-party data**
  - "I can learn more about you from others"

- **Unstructured data on customer**
  - "I understand more about you as a person"

#### Technology (AI/Machine Learning)

- **Technology**
  - "I understand the information in your account"
  - "I understand where and how you engage with us"
  - "I understand your whole financial picture"
  - "I can learn more about you from others"
  - "I understand more about you as a person"