

# Unlock smart outcomes



**remi**  
by Allspring

# remi

Remi is Allspring's intelligent solution for personalizing separately managed accounts (SMAs), powered by technology, research, and human insights.

Remi combines our proven investment acumen with proprietary technology to deliver truly tailor-made, tax-optimized portfolios to your clients.

With French origin, *remi* means "one who steers the boat" or "takes the helm."

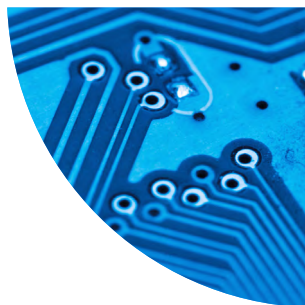


# The **remi** difference



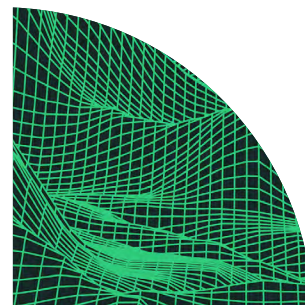
## smart possibilities

Remi works hand in hand with you to tailor each portfolio's goals and tax preferences to be as unique as your clients.



## smart technology

Remi's simplified transition process, and tax management capabilities unite with our fundamental research team to deliver smart, tailor-made client portfolios.



## smart portfolios

Remi builds portfolios around investor values for more meaningful outcomes, intelligently adapting to reflect the person behind each portfolio.

## Join the evolution

**\$69.4B**

total managed  
account assets<sup>1</sup>

**30<sup>+</sup>**

years SMA investment  
experience

1. As of June 30, 2024, inclusive of AJA

# Portfolios, tailor-made

Customized solutions don't have to be time-consuming, operationally complex to manage, or impossible to scale. Remi empowers you with robust yet scalable personalization capabilities.



## Fixed income investing

### Municipal capabilities

- Municipal Ladder 1 to 7 years
- Municipal Ladder 1 to 10 years
- Municipal Ladder 1 to 20 years

### CUSTOMIZATION OPTIONS

Maturity <sup>1</sup>	National & state-specific <sup>3</sup>
Credit <sup>2</sup>	State exclusions <sup>4</sup>
Tax-loss harvesting	State preference <sup>5</sup>

For illustrative purposes only.

1. Customizable within each shell.  
 2. Customization is limited to strategies with the ability to exclude ratings and/or add minimum or maximum weights. Customization is limited to credit ratings A or above.  
 3. State-specific option is offered in CA, NJ, and NY. State-specific targets 100% of total portfolio ex-cash.  
 4. Limited to national strategies.  
 5. State preference targets at least 50% of total portfolio. State preference is offered in 19 states.

### Corporate capabilities

- Corporate Ladder 1 to 5 years
- Corporate Ladder 1 to 10 years

### CUSTOMIZATION OPTIONS

Maturity <sup>1</sup>	ESG <sup>3</sup>
Credit <sup>2</sup>	Sector
Tax-loss harvesting	

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1. Customizable within each shell.  
 2. Customization is limited to strategies with the ability to exclude ratings and/or add minimum or maximum weights. Customization is limited to credit ratings BBB or above.  
 3. The investment team categorizes companies into three buckets based on their ESG rating: leaders (AAA-AA: a company leading its industry in managing the most significant ESG risk and opportunities), average (A-BB: a company with a mixed or unexceptional track record of managing the most significant ESG risk and opportunities relative to industry peers), and laggards (B-CCC: a company lagging its industry biased on high exposure and managing the most significant ESG risk and opportunities). There are three ESG preferences currently offered (from strictest to least restrictive): 1. A or better (highest emphasis with exclusion of all "laggards") 2. BBB or better (moderate emphasis with exclusion of "laggards") 3. BB or better (exclusion of most egregious "laggards", i.e., those B and below).



## Treasury capabilities

- Treasury Ladder 0 to 6 months
- Treasury Ladder 0 to 1 year
- Treasury Ladder 0 to 2 years
- Treasury Ladder 1 to 5 years
- Treasury Ladder 1 to 10 years

For illustrative purposes only.

1. Customizable within each shell.

## CUSTOMIZATION OPTIONS

Maturity<sup>1</sup>

## Equity investing

### Direct indexing capabilities

- SMArt Large Core 500
- SMArt Large Core 500 ESG-Screened
- SMArt Large Blend 1000
- SMArt Large Growth 1000
- SMArt Large Value 1000
- SMArt All Cap 3000
- SMArt International Core

For illustrative purposes only.

1. Up to six securities can be excluded from the investable universe

2. Industry groups sit between sectors and industries in hierarchical equity classification approaches. There are 25 industry groups. Clients can exclude as many industry groups as desired subject to a maximum of 15% weight in the corresponding benchmark index

## CUSTOMIZATION OPTIONS

Benchmark

Securities<sup>1</sup>

Tax-loss harvesting

Reduction of risks

Industry Groups<sup>2</sup>

Values

# Tax management, optimized

Gain access to our proprietary optimization process that helps manage the full life cycle of the portfolio, including:

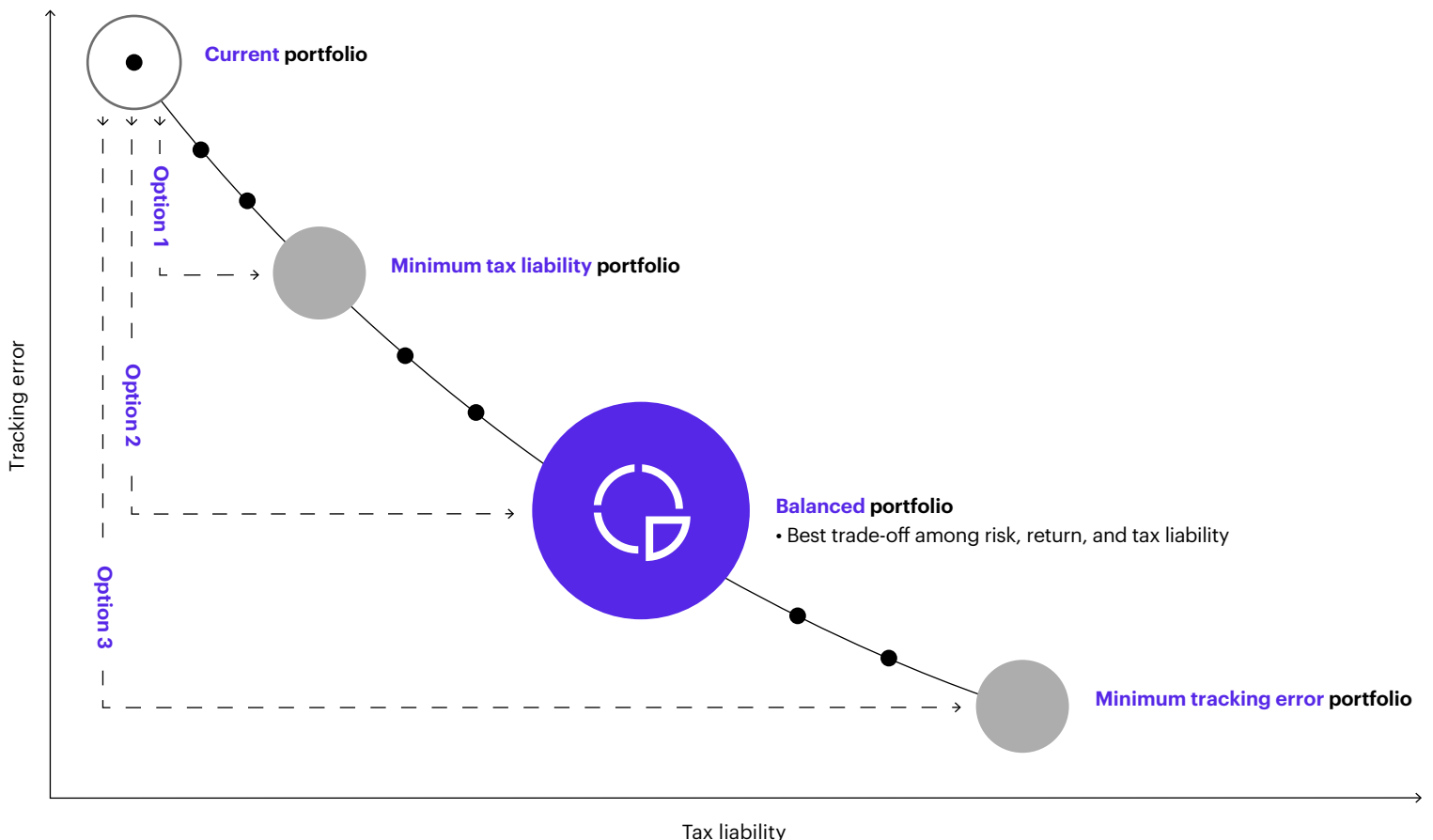
- Systematic tax-loss harvesting
- Tax liability management
- Deferring large gains until future periods
- Intelligent management of holding periods
- Tax-lot-level decision-making
- Systematic cash withdrawals
- Managing highly appreciated assets
- Avoiding violation of the wash-sale rule

# Transitions, simplified

THERE ARE TWO CERTAINTIES IN MANAGING CLIENT ASSETS: RISK AND TAXES

Remi can help you manage both for your clients. For the utmost clarity, Remi's analysis

provides a holistic range of outcomes for your client's transition. In turn, you can ensure legacy portfolios are moved to customized solutions in a risk-aware, tax-efficient manner.



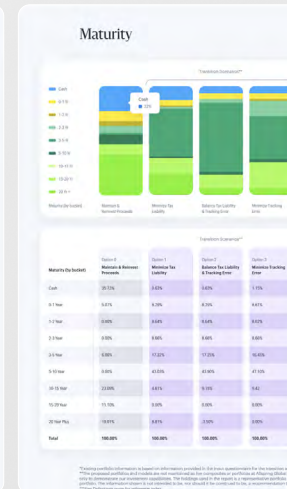
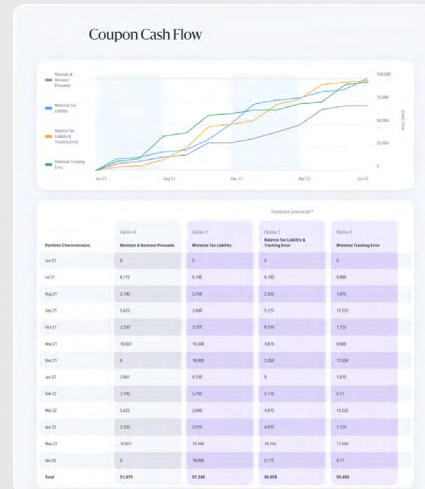
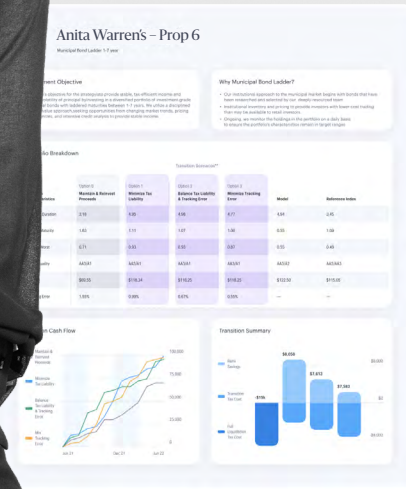
For illustrative purposes only.

Systematic tax loss harvesting is a year-round approach to harvesting losses in portfolios. It aims to capture losses while maintaining a portfolio's risk profile and relevant diversification parameters. The thresholds for and frequency of systematic tax loss harvesting depend on market conditions and other factors.

# Client experience, elevated

Our elevated client experience starts with a tailor-made proposal based on an individual's financial goals, risk profile, tax considerations, and investment preferences. Each proposal highlights key portfolio characteristics to help facilitate easier conversations and, ultimately, decisions.


With Remi's intuitive digital interface, you can generate a comprehensive client transition plan. Plus, it's easy to fund portfolios with existing securities, cash, or a combination of each.



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# A brochure can only say so much.

See for yourself what differentiates Remi.

- 01 Go to **Remi Portal: Customized SMA Platform**.
  - 02 Input your client's investment parameters.
  - 03 Receive your customized transition to review with your clients.
-  Call **+1-866-701-2585** or email for **Remi portal access**.

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**Tax-loss harvesting** is the selling of investments at a loss so that losses can be used to offset gains on the sale of other investments—thereby reducing capital gains tax owed. Proceeds from the sale may be used to purchase similar securities to maintain the general composition of the investment portfolio.

The ratings indicated are from Standard & Poor's, Moody's Investors Service, and/or Fitch Ratings Ltd. Credit-quality ratings: Credit-quality ratings apply to underlying holdings of the fund and not the fund itself. Standard & Poor's rates the creditworthiness of bonds from AAA (highest) to D (lowest). Standard & Poor's rates the creditworthiness of short-term notes from SP-1 (highest) to SP-3 (lowest). Ratings from A to CCC may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the rating categories. Moody's rates the creditworthiness of bonds from Aaa (highest) to C (lowest). Ratings Aa to B may be modified by the addition of a number 1 (highest) to 3 (lowest) to show relative standing within the ratings categories. Moody's rates the creditworthiness of short-term U.S. tax-exempt municipal securities from MIG 1/VMIG 1 (highest) to SG (lowest). Moody's rates the creditworthiness of short-term securities from P-1 (highest) to P-3 (lowest). Fitch rates the creditworthiness of bonds from AAA (highest) to D (lowest).

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Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. Changes in market conditions and government policies may lead to periods of heightened volatility in the bond market and reduced liquidity for certain bonds held by the portfolio. In general, when interest rates rise, bond values fall and investors may lose principal value. Interest rate changes and their impact on the portfolio can be sudden and unpredictable. The use of derivatives may reduce returns and/or increase volatility. Certain investment strategies tend to increase the total risk of an investment (relative to the broader market). This portfolio is exposed to high-yield securities risk and municipal securities risk. Income from municipal securities is generally free from federal taxes and state taxes for residents of the issuing state. While the interest income is tax-free, capital gains, if any, will be subject to taxes. Income for some investors may be subject to the federal Alternative Minimum Tax (AMT).

Bond laddering does not assure a profit or protect against loss in a declining market.

Investment strategies that are not ESG-focused strategies may consider ESG related factors when evaluating a security for purchase but are not prohibited from purchasing or continuing to hold securities that do not meet specified ESG criteria. Allspring Managed Account Services (the firm) is a unit within Allspring Global Investments and is responsible for the management and administration of the Allspring Funds Management, LLC, retail separately managed account portfolios (wrap portfolios).

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Remi is a solution for personalizing separately managed account portfolios, powered by technology, research, and human insights. Remi's portfolio construction engine, backed by our fundamental research team, simplifies transitions and tax management. Remi is a service of Allspring Funds Management, LLC.

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