Integrated Bank and Brokerage Custody Solutions

ONE PLATFORM TO GROW YOUR BUSINESS

Flexible, scalable solutions for complex financial lives

As technology transforms every aspect of our lives, high-net-worth clients are demanding a more robust and comprehensive wealth management experience. Financial services firms have an opportunity to offer the holistic and seamless interaction their clients expect by becoming more nimble and efficient.

To deliver on this promise, firms must replace their outdated systems and legacy technologies from multiple providers. A unified platform that is flexible and scalable is the key to becoming a premier wealth management firm.

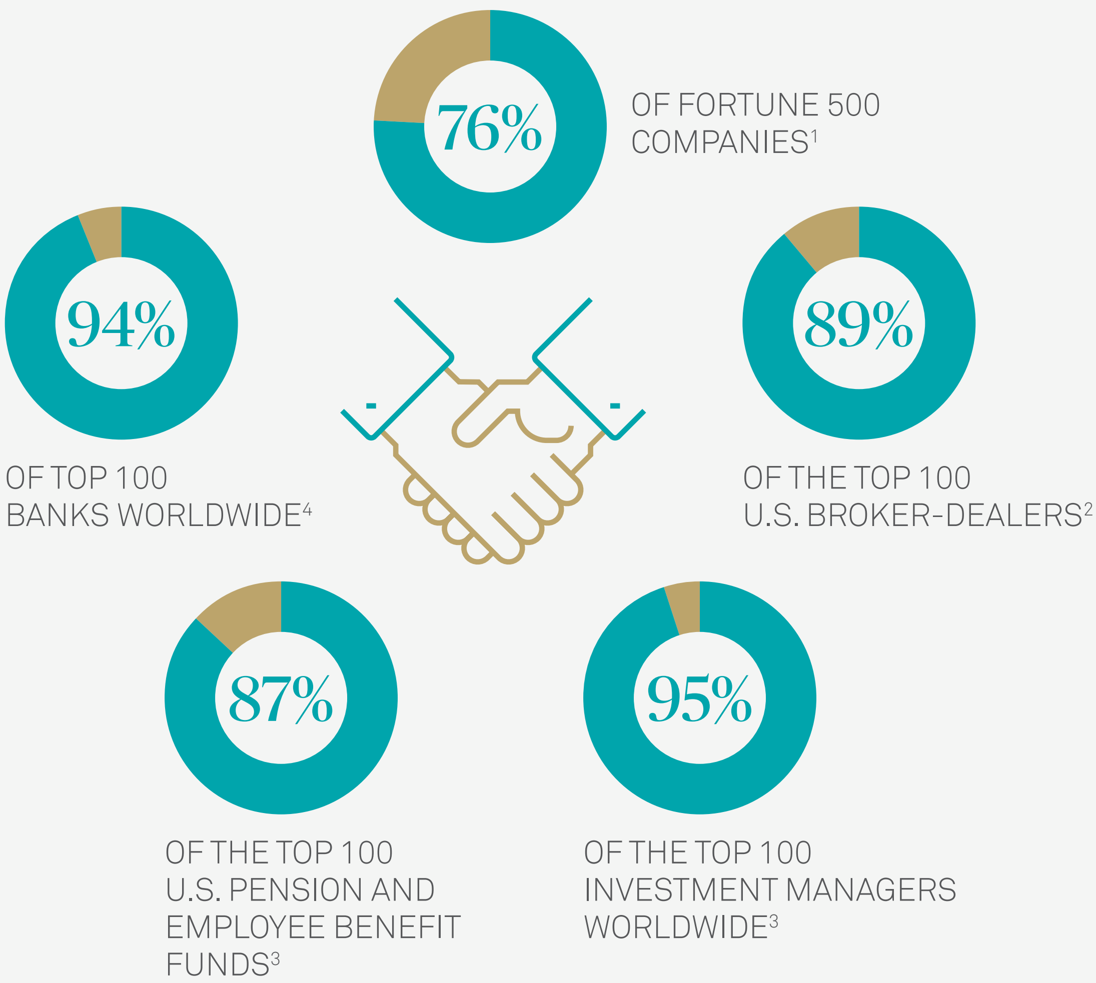
BNY MELLON | PERSHING

The power of integration— bank and brokerage custody

As the leading custodian to the financial world, BNY Mellon's Pershing brings together the power of two custodial platforms in an innovative fashion. Our state of the art brokerage technology is backed by the stability of the oldest financial institution in the U.S.

Our unified platform solution includes straight-through processing, outsourcing capabilities and a single service team. We also offer enhanced integration capabilities with fintech providers through our robust library of APIs. Our commitment to technology and security makes us well-positioned to serve the world's most complex institutions, including wealth management firms, registered investment advisors, private banks and trust companies.

TRUSTED BY INSTITUTIONS AND INDIVIDUALS AROUND THE WORLD



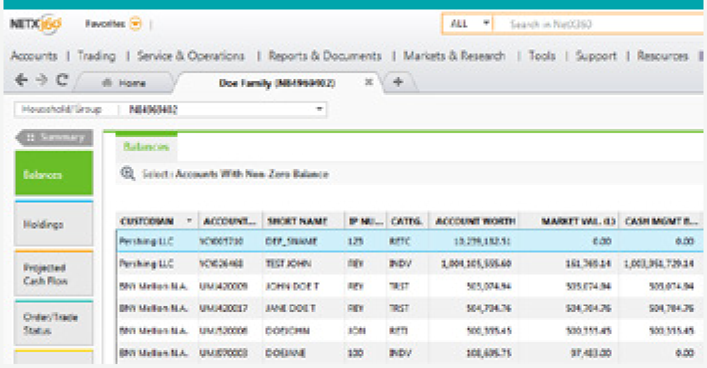
[1] Fortune, Time Inc. ©2018
[2] Investment News, InvestmentNews LLC ©2019
[3] Pensions & Investments, P&I Crain Communications Inc. ©2019
[4] relbanks.com, Relbanks.com ©2011-2018; BNY Mellon client data as of December 2018.

Innovative technology leads to greater efficiency

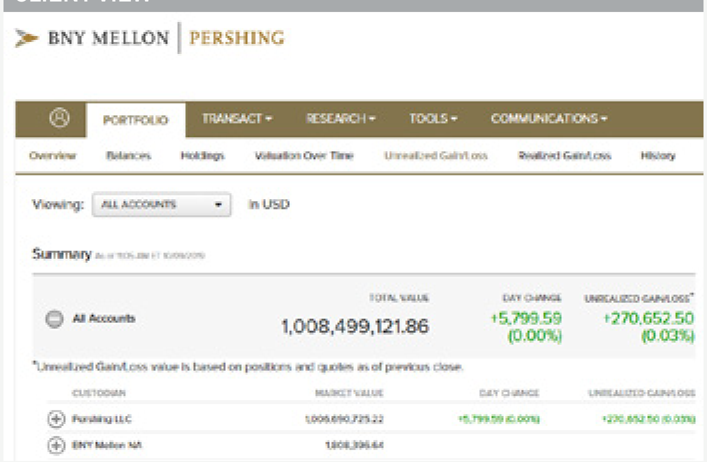
BNY Mellon's Pershing delivers a fully integrated trust accounting system and global custody platform. This solution includes a single advisor workstation for bank and brokerage custody, client onboarding, asset movement and straight-through processing. It is designed to create the seamless experience your clients expect. In addition, our APIs allow data transfer where you need it, offering flexible and open integration with providers of your choice.

A SINGLE INTEGRATED PLATFORM AND EXPERIENCE

ADVISOR VIEW



CLIENT VIEW



FLEXIBLE TECHNOLOGY BY THE NUMBERS

260+

CLIENT INTEGRATIONS[5]

81

CLIENTS AND VENDORS WITH API STORE ACCESS

400+

VENDOR INTEGRATION POINTS ACROSS PERSHING'S PLATFORMS[6]

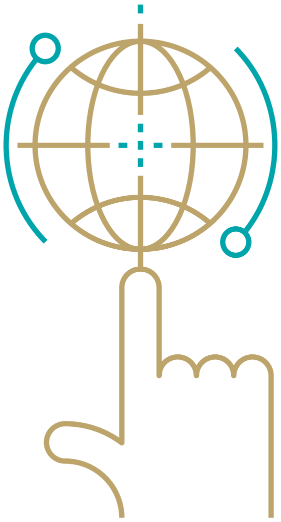
15

VENDORS IDENTIFIED AS STRATEGIC PARTNERS

[5] In the legacy API model (not API Store).

[6] Includes data consumption and Albridge AppLink.

One-point access.
A world of capabilities.



A UNIFIED USER EXPERIENCE

Our platform provides one view for advisors and investors, a single end-to-end workflow, and an enhanced experience for your high-net-worth clients.

OPEN ARCHITECTURE

Access to third-party managers, robust trading capabilities and straight-through processing, and integrated API technology to manage clients' entire wealth picture.

SOLUTIONS TO GROW, LEVERAGE AND TRANSFER WEALTH

We provide wealth transfer solutions including access to corporate trustees, and liquidity solutions such as securities-based consumer lending, fully paid securities lending and private banking through BNY Mellon, N.A.

TRUST SUPPORT

A single platform helps you fulfill your fiduciary responsibilities with principal and income accounting, tax-lot accounting, and overdraft monitoring.

TAX AND REGULATORY REPORTING

Our solution enables efficient reporting to the IRS and streamlined compliance with the latest regulations.

BUSINESS CONSULTING AND THOUGHT LEADERSHIP

Services include business metrics and assessment, strategic planning, technology consulting, specialized guidance, and day-to-day oversight.

GLOBAL MARKET ACCESS

Our integrated capabilities allow your clients to invest across international markets, diversify their portfolios effectively, and seize opportunities in a timely manner.

OUTSOURCING CAPABILITIES

With our client-centric model, you can outsource the functions that make sense for your business. Our specialists are organized into dedicated teams that act as an extension of your firm and deliver excellent service. BNY Mellon's Pershing offers support for middle office processing, as well as your firm's back office functions.

ADVISOR RESPONSIBILITIES			
CLIENT FOCUS AND ASSET MANAGEMENT	GROW YOUR BUSINESS	ASSET MOVEMENT INITIATION	FIDUCIARY AND TRUST ADMINISTRATION
NEW ACCOUNT AND INITIATION	KYC/AML	CORPORATE ACTION AND PROXY INSTRUCTIONS	FRONT-OFFICE SUPPORT

BNY MELLON, N.A. RESPONSIBILITIES AS CUSTODIAN			
LETTERS AND TRANSACTION ADVICE	CLASS ACTION PROCESSING	SECURITY MASTER	ENTITLEMENT MANAGEMENT
CLEARANCE SETTLEMENT AND AFFIRMATION	CORPORATE ACTION AND PROXY PROCESSING	STATEMENTS	KYC/AML
ACCOUNT TRANSFER	POSSESSION AND CONTROL	TAX REPORTING	

Benefits of integrated bank and brokerage custody

1 Benefiting your business

- Increase efficiency in value, growth and profitability.
- Reduce costs and mitigate risks with the ability to manage your business all in one place.
- Access a dedicated client service team that is skilled in both bank and brokerage custody.
- Expand your business by meeting the needs of clients who require both bank and brokerage custody.

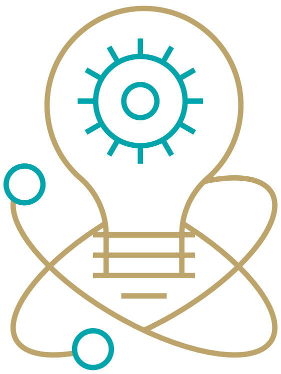
2 Benefiting your client-facing team

- A holistic view of client assets enables them to see the big picture and manage the complex finances of UHNW individuals.
- Exception-based workflow processes used by advisors, trust officers and operations teams offer complete transparency.
- Automated account opening, client reporting and asset servicing creates more time for advisors to spend deepening relationships with clients.

3 Benefiting your high-net-worth investors

- Real-time access to clients' assets provides a unified view of their wealth that enables them to maximize opportunities.
- An independent and qualified third-party custodian offers superior oversight and security of assets.
- A sophisticated platform provides the complete range of wealth appreciation, protection, transfer and leverage solutions, as well as access to global markets.

Solutions for your high-net-worth clients



Address both sides of your clients' balance sheets with agnostic and innovative solutions from proprietary and third-party managers, including:

- A variety of alternative investment vehicles through platform and direct partnerships.
- Strategic lending solutions for investors' credit needs.
- Dedicated private bankers that provide access to sophisticated liquidity management solutions, including securities-based lending, jumbo mortgages and deposit accounts.
- Cash management flexibility and choice, including one of the broadest cash sweep programs in the industry with competitive yields.
- Through Trust Network, clients have access to trustee services from some of the nation's most highly regarded trust companies, as well as charitable trust administration for self-trusteed charitable trusts.
- A robust menu of solutions to meet client's charitable giving needs, including donor-advised funds (DAFs) and charitable trust administration.

Solutions for your business

RELATIONSHIP MANAGEMENT

We bring together the best people and practices across our enterprise in order to deliver excellent client service, innovative technology, financial solutions and practice management to help you thrive.

Our high-touch approach means that our service team works with fewer clients, so you get the focused attention you deserve. Your Relationship Manager provides one-on-one consulting leadership to help you define your strategic business plan and your firm's priorities on a regular basis.

BUSINESS CONSULTING

We compete for you, rather than against you—to help you manage all aspects of your business and better serve your clients. We are purely a business-to-business organization. Our interests are aligned with your business, and we succeed when you succeed.

We offer specialized guidance, with associates who are 100% dedicated to serving the needs of Wealth Managers. Our disciplined framework for action-oriented consulting includes development, deployment and ongoing review.

TRANSITION PLANNING AND CLIENT ONBOARDING

Our highly experienced transition team, made up of senior leaders and specialized management, gives you personalized attention from start to finish. Detail-oriented plans take into account each step of the process and the impact on you, your home office and your clients.

Your transition manager leads your onsite review, training and business analysis. We also assist in completing account opening and servicing documents, including offering e-signature solutions through DocuSign. Our goal is to deliver an improved client experience with minimal business disruption.

Efficient. Transparent. Unified.

Our continuous enterprise-wide investment in innovation, technology and hands-on consulting can help you improve the client experience, drive advisor and investor satisfaction, increase operational efficiencies, and reduce risk—all while navigating an evolving regulatory environment. We will collaborate with you to streamline your operations and position you to outperform.

Talk to us about our integrated bank and brokerage custody solutions.

Visit pershing.com or contact your Relationship Manager.

THE POWER OF OUR ENTERPRISE[7]

BNY Mellon

230+ year history

THE OLDEST FINANCIAL INSTITUTION IN THE U.S.

$35.5 trillion

ASSETS UNDER CUSTODY AND/OR ADMINISTRATION

$1.9 trillion

ASSETS UNDER MANAGEMENT

Pershing

#1

U.S. CLEARING FIRM[8]

APPROXIMATELY

$1.9 trillion

GLOBAL CLIENT ASSETS

$2+ billion

NET CAPITAL

[7] All data as of September 30, 2019.

[8] Based on number of broker-dealer clients. *InvestmentNews,* 2018.

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