BNY MELLON | PERSHING

# Putting Wealth in *Perspective*

PROVEN SOLUTIONS AND SERVICES
FOR THE WEALTH MARKET

# Considerable wealth leads to *complex needs*

## High-net-worth (HNW) individuals and families have unique goals and concerns.

Your wealthy clients have a sweeping vision of what they hope to accomplish. They want to pursue every opportunity to grow and protect their wealth. They rely on you to design sophisticated wealth management strategies, assist with wealth transfer plans and address both sides of their balance sheet.

Pershing can provide you with a wide choice of financial solutions and exceptional support to meet their needs.

TOGETHER, WE CAN BRING YOUR CLIENTS' VISIONS TO LIFE.

# We understand the complex goals the *wealthy pursue*

Our wealth solutions encompass the distinctive needs of top-tier households. For more than 80 years, Pershing has worked behind the scenes with successful advisors and their clients.

# The power of our enterprise

You and your clients have access to the best of both worlds—the resources of BNY Mellon combined with the specialized expertise of Pershing. Together, we deliver a comprehensive experience that is highly efficient for advisors, and specifically tailored for the wealth market.

## BNY MELLON

**$42.3 trillion**
in assets under custody and/or administration

**$1.8 trillion**
in assets under management

## PERSHING

**$2+ trillion**
in global client assets[1]

**$2+ billion**
in net capital[2]

As of December 31, 2022

# You can rely on us for

- Comprehensive, institutional-quality investment solutions
- Access to private banking solutions through BNY Mellon, N.A.
- Wealth transfer solutions including access to corporate trustees
- Robust trading capabilities and straight-through processing
- Integrated technology to manage clients' entire wealth picture
- Effective practice management resources and actionable insights

Backed by Pershing's resources and expertise, you can deliver customized solutions to your existing HNW clients while positioning yourself to capture an increased share of this growing market.

[1] 1 Pershing LLC and its global affiliates

[2] Pershing LLC

# Helping your clients achieve *their vision*

Your wealthy clients have significant goals. They may wish to create a legacy that transcends their lifetime. Maybe they've grown and sold a profitable business and are looking for their next opportunity. Or perhaps they want to make philanthropy a bigger part of their lives.

Through Pershing, you can access an integrated suite of wealth solutions to help your clients achieve their aspirations including:

- Growing and preserving assets for families and individuals
- Generating an income stream that meets current and future obligations
- Mitigating volatility and managing risk
- Creating a plan to give back
- Investing according to personal values
- Addressing the diversification and liquidity needs of business owners
- Devising wealth transfer plans that incorporate the most effective trust structures

We can enhance your ability to deliver a comprehensive wealth plan by giving you the systems, technology and solutions to enact it.

WE CAN SUPPORT YOU AS YOU ADDRESS YOUR WEALTHY CLIENTS' NEEDS.

## Managing both sides of the balance sheet

After accumulating wealth, successful individuals want to maximize their assets. Their strong financial standing can be leveraged to pursue additional business opportunities or fund real estate purchases. The investments in their portfolio can generate additional income or be used as a source of credit.

We can deliver access to private banking solutions and other sophisticated liquidity strategies that may help your clients:

- Improve cash flow
- Avoid the untimely sale of securities
- Minimize taxes
- Reduce high-cost debt
- Diversify their portfolio
- Fund real estate purchases
- Maximize investment opportunities

We offer access to lending solutions that reflect a client's entire financial situation, including illiquid assets. When you address liability as well as asset management, you should see more productive client relationships.

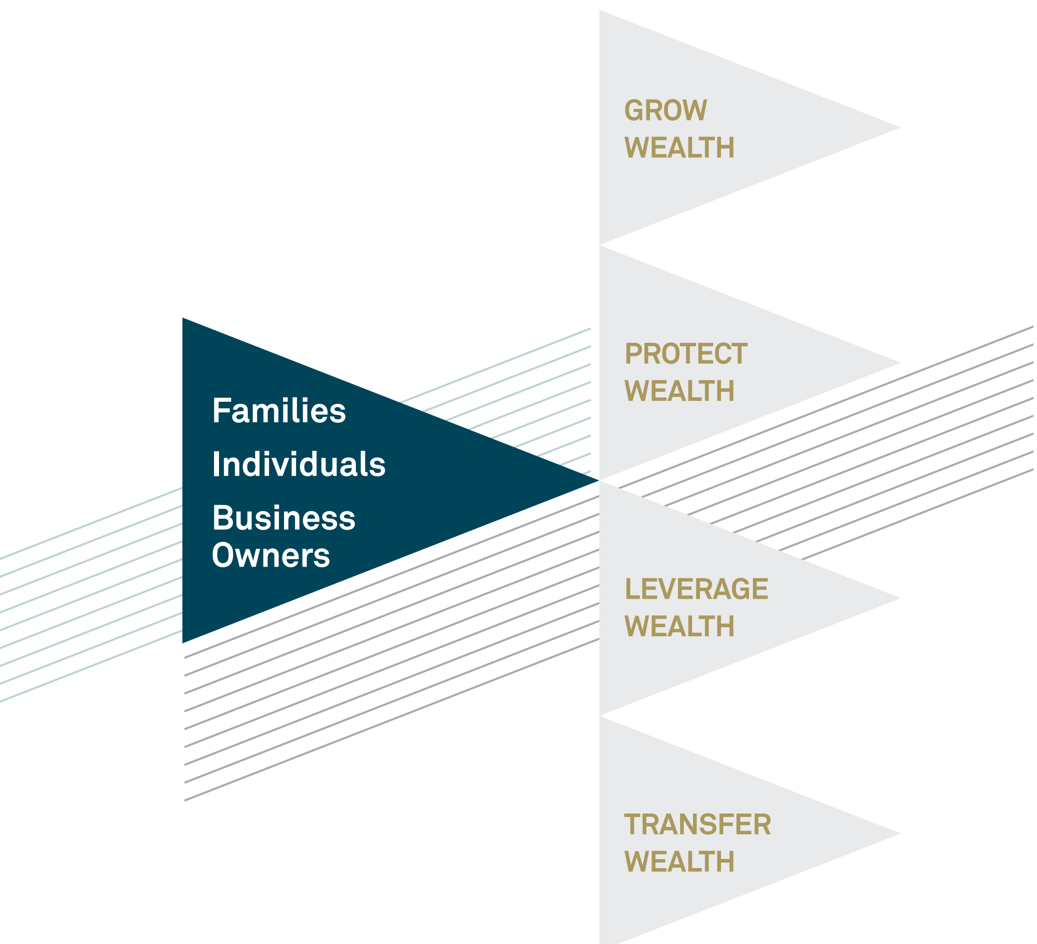
In addition, your clients will appreciate making their money work harder and more creatively than they may have imagined.

# Solutions for the entire *wealth journey*

When you leverage our enterprise and its extensive network, you gain access to an unparalleled array of platforms, solutions and strategies.

## Our **wealth solutions** are designed to meet clients' needs at every life stage.

Our wealth solutions are designed around four overarching goals. Some of these solutions will be used in different ways at different stages of each client's journey. But all are carefully chosen to support the spectrum of HNW goals.




### Grow Wealth

- Flexible Managed Account Solutions[1]
- Traditional and alternative investments
- Socially responsible investments

### Protect Wealth

- Fixed income investments
- Structured products
- Custodial choices[2]
- Tax-managed investing
- HNW insurance solutions

### Leverage Wealth

- Private banking through BNY Mellon, N.A.[2]
- Securities-based lending
- Fully paid securities lending
- Margin lending

### Transfer Wealth

- Donor-advised funds
- Charitable trust administration
- Access to corporate trustees

[1] Managed Account Solutions may be provided by Lockwood Advisors, Inc. (Lockwood), an investment adviser registered in the United States under the Investment Advisers Act of 1940. Lockwood and Pershing LLC are each wholly owned subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC.

[2] Bank custody and private banking solutions are provided by BNY Mellon, N.A., member FDIC, a wholly owned subsidiary of The Bank of New York Mellon Corporation. Except with respect to uninvested cash held in a bank deposit account chosen by client as part of a sweep election, assets custodied at BNY Mellon, N.A. are segregated from the general assets of BNY Mellon, N.A. Credit and mortgage services are subject to application and credit approval.

# An exclusive and sophisticated *focus on investing*

Each client is unique, from the sources of their wealth to the plans they have for the future. Business owners need to grow the value of their enterprise without neglecting their personal wealth. C-suite executives must mitigate the risk of having their wealth linked to the performance of a single stock. Those with inherited wealth face the complexity of ensuring the continuation of the family's lifestyle in future generations.

With Pershing's open architecture platform, you can design investment strategies using:

- **A global suite of traditional and alternative solutions to enact the full range of investment objectives and hedge against risk**
- **A deep pool of fixed income instruments and tailored strategies for investors who seek income**
- **Cash management solutions to suit the complex financial situations of HNW investors**
- **Third-party investment management through our established relationships with institutional-quality asset managers**
- **Socially responsible strategies that help clients align their portfolios with their values**
- **Solutions and strategies to manage the impact of taxes on clients' wealth**

In addition, we can offer your clients the focused expertise of boutique firms through BNY Mellon, the world's largest multi-boutique investment manager. Your Relationship Manager will have more details on availability and requirements for engagement.

Whether you choose to manage portfolios of individual securities for clients, to delegate investment management to a top-quality manager, or something in between, we have the solutions that can help your clients manage their wealth and protect their legacy.

## WE CAN HELP YOU SERVE YOUR CLIENTS BY ADDRESSING THE BIG PICTURE AND THE DETAILS.

## TRADING SERVICES

Our trading specialists seek to provide best execution on behalf of your clients.

**You can rely on:**

1 | Our ability to provide comprehensive access to liquidity for equities, bonds and options.

2 | A fixed income offering that connects you with over 100,000 bids and offers daily.

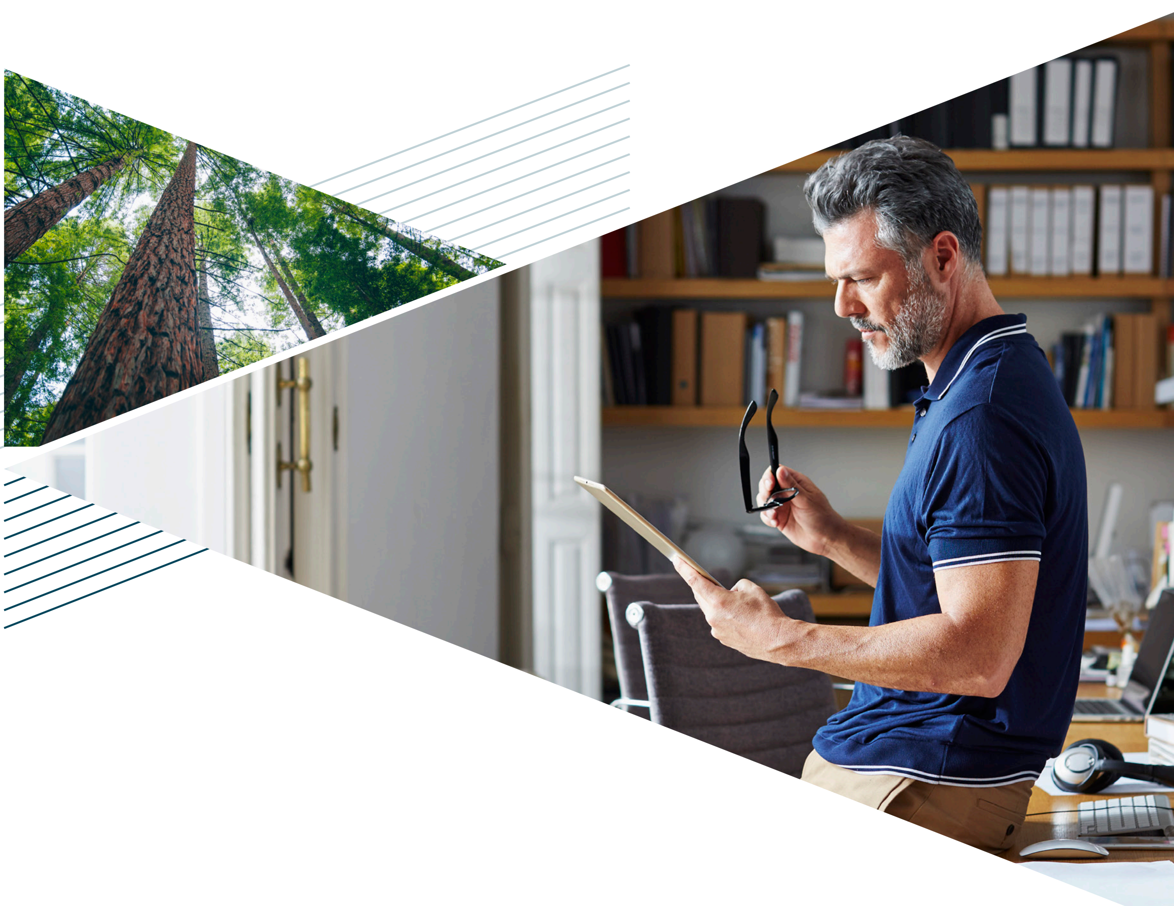
3 | Ability to trade in more than 60 markets globally.

We can provide a fully outsourced trading solution that allows you to leverage a professional trading desk, automated online tools or both.

# Invested in your success and focused on *your business*

Clients demand responsiveness, efficiency and a strategy that encompasses their financial lives. Pershing's practice management resources can help you grow your HNW business while meeting the needs of this market more effectively. Pershing goes beyond clearing to offer full-service support to wealth advisors and multi-family offices.

You can leverage Pershing's thought leadership on wealth planning and other topics that are critical to supporting and growing your HNW business. Backed by our broad knowledge and operational excellence, you will feel confident you can meet the specialized requirements of the wealth market.



**Our interests are aligned with yours:**
to serve your clients while differentiating you and your firm.

Our proven, industry-leading infrastructure can enhance your firm's competitive advantage. We offer an integrated technology solution, NetX360®, that delivers streamlined processing and a unified view of both bank and brokerage assets.[3]

BNY Mellon's Pershing brings together the power of two custodial accounting systems in an innovative fashion. Our unified bank and brokerage platform 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.

## OUR CUSTOMIZABLE STATEMENTS CATER TO THE COMPLEX NEEDS OF YOUR CLIENTS.

## INCREASE PRODUCTIVITY AND CLIENT SATISFACTION WITH PERSHING'S WEALTH REPORTING SOLUTIONS[4]

Our web-based wealth reporting platform can enhance the efficiency of your firm's workflows.

**Use the platform to:**

1 | Access consolidated account data from across your clients' accounts—held at your firm and elsewhere.

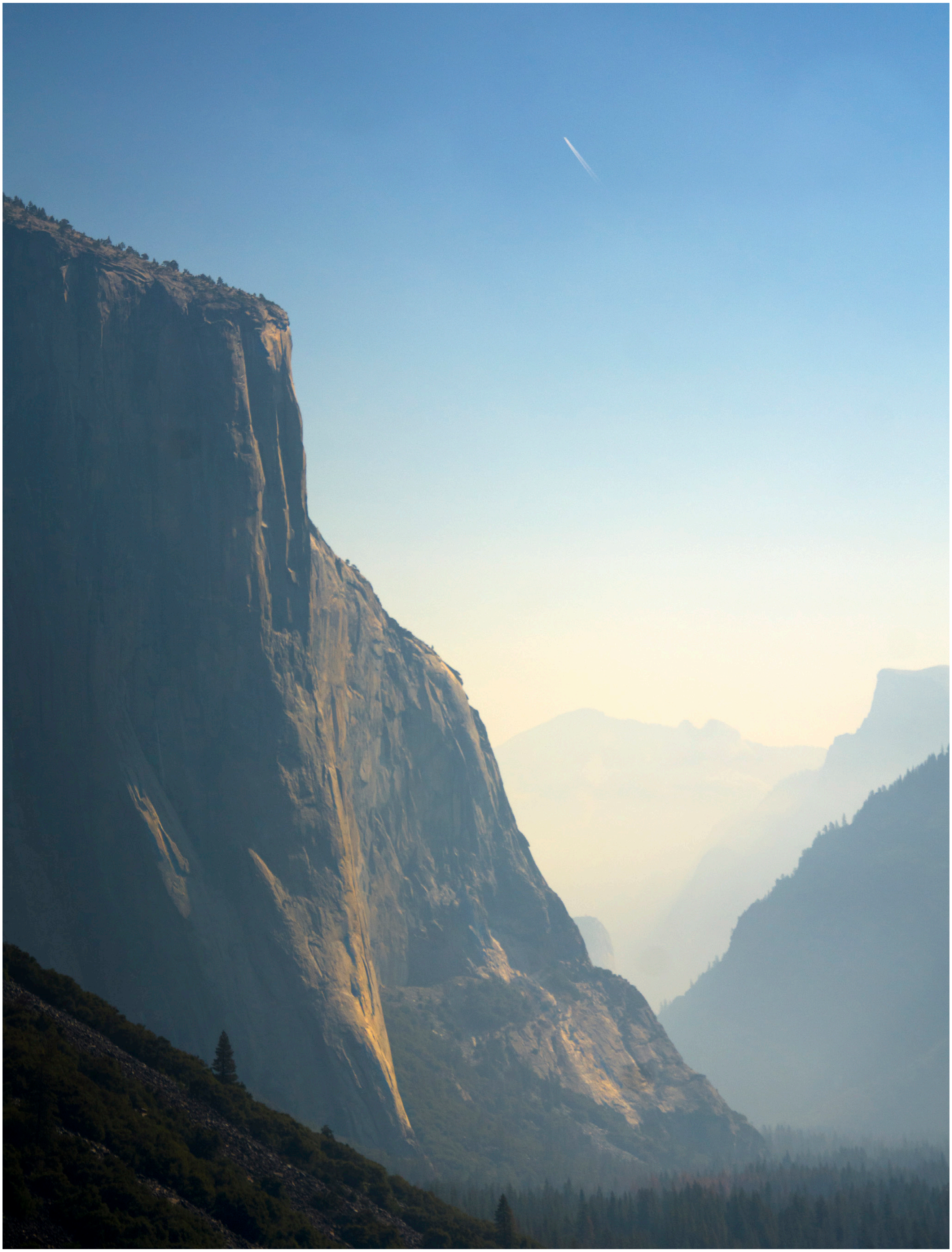
2 | Quickly produce reports and answer client inquiries about performance, asset allocation, transactions, cost basis and more.

[3] Bank custody and private banking solutions are provided by BNY Mellon, N.A., member FDIC, a wholly owned subsidiary of The Bank of New York Mellon Corporation. Except with respect to uninvested cash held in a bank deposit account chosen by client as part of a sweep election, assets custodied at BNY Mellon, N.A. are segregated from the general assets of BNY Mellon, N.A. Credit and mortgage services are subject to application and credit approval.

[4] Performance reporting provided provided by Pershing X, Inc., a BNY Mellon company.

# Providing the big picture vision for the unique needs of *your clients*

The growing complexity of wealth management requires new tools and new solutions. It requires the scope and perspective that Pershing can provide. Our complete, end-to-end systems and wealth solutions can help you deliver the guidance your clients need while positioning you to grow your business.



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**About BNY Mellon's Pershing**

BNY Mellon's Pershing is a leading provider of clearing and custody services. We are uniquely positioned to help complex financial services firms transform their businesses, drive growth, maximize efficiency, and manage risk and regulation. Wealth management and institutional firms outsource to us trading and settlement services, investment solutions, bank and brokerage custody, middle- and back-office support, data insights, and business consulting. Pershing brings together high-touch service, an open digital platform and the BNY Mellon enterprise to deliver a differentiated experience for every client. Pershing LLC (member FINRA, NYSE, SIPC) is a BNY Mellon company. With offices around the world, Pershing has over $2 trillion in assets and millions of investor accounts. Pershing affiliates include technology provider Pershing X, Inc. and Lockwood Advisors, Inc., an investment adviser registered in the United States under the Investment Advisers Act of 1940. Additional information is available on pershing.com, or follow us on LinkedIn or Twitter @Pershing.

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**Any factors discussed, including past performance of various investment strategies, sectors, vehicles and indices, are not indicative of future results.** There is no guarantee that investment objectives will be attained. Results may vary. There is no guarantee that risk can be managed successfully.

Tax considerations, while important, are just one factor to consider before making any investment decision. Neither Pershing nor its affiliates is a tax advisor is not a tax advisor and this communication does not constitute tax advice. Advisors should consult with a qualified tax professional for specific tax advice.

For more information about Lockwood, as well as its products, fees and services, please refer to Lockwood's Form CRS (Customer Relationship Summary) and applicable Form ADV Part 2 Wrap Fee Brochure (Managed360® Program or Co-Sponsored Programs) or the Firm Brochure, which may be obtained by writing to: Pershing LLC, Attn: Legal, 1 Pershing Plaza, Jersey City, NJ 07302, or by calling (800) 200-3033, option 3.



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