NETX INVESTOR®

The Complete Technology Solution To Manage Your Evolving Business Needs

BNY MELLON | PERSHING

NETXINVESTOR®

Provides your clients with:

- An essential solution for managing their investments online
- An efficient user-friendly environment
- Access anytime, anywhere on any device

Investors want greater transparency, information and technology integration.

Empower Your Clients

Rapidly evolving technology is creating a new world of digitally connected advisors and investors. Pershing's NetXInvestor® platform helps your clients stay connected with you and the markets by providing an elegant, online investment solution with exceptional flexibility and customization options for your firm.

Anytime, Anywhere Access

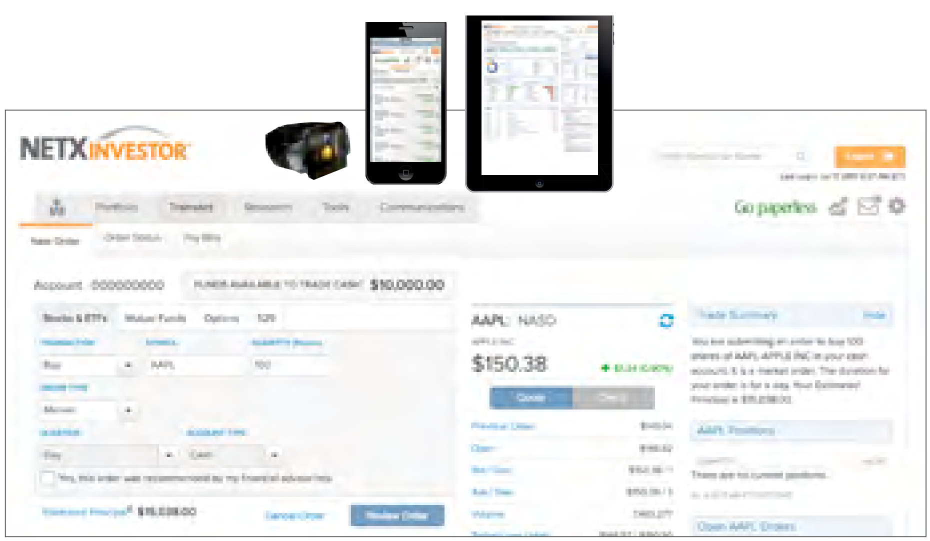
The NetXInvestor Mobile app provides 24/7 access, allowing clients to conduct business and view their accounts from a tablet or smartphone.

Your clients gain anytime, anywhere access to:

- Consolidated account information
- Online documents
- Portfolio management solutions and trading
- Market research
- Quotes
- News from leading providers

Adaptive and Accessible

NetXInvestor can be configured to meet both your needs and those of your clients. Flexible customization options allow you to add your firm's brand elements, as well as custom pages, to the platform. Exciting features and content, including market information, investing tools, display functionality and online trading are available for your clients, all controlled by your firm via entitlements.



The Benefits of NetXInvestor

Efficiency

Your clients can view their consolidated portfolios, access gain or loss information, request asset movements and connect to multiple accounts. This allows you to devote more time to enhancing your relationships, gathering assets and building business.

Consistency

Clients get the same access to information regardless of the platform or device. Updates to the platform are reflected in the app and mobile versions.

Customization

Extend your firm's brand by white labeling the online and mobile displays and marketing materials. Entitlements allow you to offer specific content and functions to clients.

Competitiveness

With an extensive content offering from various research providers, including advanced screeners, your firm can offer some of the most competitive and advanced functionality in the industry.

Client Service

You can empower your clients with a resource to help them build and maintain their financial portfolios. This convenient online service is at your clients' fingertips whenever and wherever they need it.

Available Through the App

Through the NetXInvestor app, clients can access:

- Balances
- Holdings activity
- Market news and data
- Order status
- Account documents

An Elegant User Experience

We have created an online experience that is fine-tuned to the way your clients want to do business—making it intuitive and easy to use.

Because each client is unique.

Through dynamic entitlements, your firm can control the level of access you offer to your clients. Your firm can also white label NetXInvestor and further customize the client experience.

Portfolio Management

With NetXInvestor, your clients can easily obtain information, such as account balances, holdings, gain and loss information, history, projected cash flow and asset allocation.

Summary—provides a high-level overview of your clients' portfolios—displaying market valuation by account and an asset allocation pie chart.

Balances—including long and short market value, money market funds, cash available and funds due.

Holdings—such as intraday data by security type and realized and unrealized gains and losses.

Projected Cash Flow—for both equity and fixed income positions.

History—up to two years of account transaction history searchable by transactions type, stock symbol, time period or a specific date.

Electronic Delivery—clients can sign up for e-delivery of multiple documents for their accounts, including account statements and trade confirmations.

BillSuite™—enables your clients to view, pay and manage their bills online through Corestone Account™, Pershing's asset management account.

Trading

With the proper entitlements, your clients can enter orders online—for stocks, options, Exchange-Traded Funds (ETFs), 529 plans and mutual funds—seven days a week. Funds available to trade and the estimated transaction value are clearly displayed for your clients' convenience. For firms that don't want to allow trading at the client level, this tab can be hidden.

Informed Clients Are Satisfied Clients

You can help clients make informed investment decisions by providing access to real-time and delayed quotes, late-breaking news stories and comprehensive information and research on thousands of stocks, options, ETFs and mutual funds.

Integration With Industry-Leading Providers

The platform integrates with industry-leading providers to offer access to market research, quotes, financial planning tools and performance reporting data.

Market News and Commentary

The latest industry, economic and market news, as well as analyst comments provided by Dow Jones® and Midnight Trader and market commentary from Argus and Morningstar.

Performance Charting

Performance charting of securities—intraday, or up to 10 years of performance history.

Rateboard

Interest rates, money fund rates, stock and option indices, commodity prices and currency exchange rates via the Rateboard.

Watch Lists

Watch lists, enabling clients to track specific securities.

Alerts

Market-driven alert setup in an, easy-to-use format.

Screening Tools

Robust investment screening tools for equities, mutual funds and ETFs.

– Preset criteria or more advanced options, including fund family, profile, performance, risk, portfolio and analyst ratings categories.

– Links to further research on the underlying security; shortcuts to the trading screens are included for properly entitled users.

– Approximately 20,000 mutual funds from more than 550 fund families, including FundCenter® and FundVest®.

Albridge Wealth Reporting™ on NetXInvestor

Through Albridge Wealth Reporting, clients have access to consolidated holdings and performance values for both Pershing and non-Pershing accounts.

Our Applink™ integration solution allows clients to seamlessly access tools for Customer Relationship Management (CRM), portfolio management, risk management and more. This helps drive efficiency and allows advisors to maximize the use of client account data. Our interoperability helps firms and advisors create an integrated technology ecosystem of best-of-breed providers.

Albridge has relationships with more than 50 of the industry's leading technology providers.

A Choice of Digital Advice Providers to Meet Your Business Needs

Digital advice has already had a significant impact on the Wealth Management industry and the market continues to experience rapid growth, projected to grow more than six-fold by 2020.

Pershing offers a selection of adaptive digital advice solutions through well-known providers that offer customizable tools and allow you to maintain ownership of your clients' assets and leverage your own investing models. Clients gain easy access through NetXInvestor.

Market Size of Digital Advice Providers

$83B

By 2017

$500B

By 2020

Source: Cerulli Associates, November 2016

Key Features

- Risk profiling and reporting
- Model flexibility
- Account opening and funding
- Pershing standard and custom forms
- Standard and custom fields for account opening
- Single sign-on (SSO) with NetXInvestor
- DocuSign integration
- CRM
- Integrated with Pershing
- Workflow/workbasket
- NetXInvestor—accounts visbile to investor
- NetX360—accounts visible to advisor and financial institution
- Performance reporting
- Turnkey and customized solutions
- Multiple account types supported
- Individual and joint accounts
- Traditional, Roth and Rollover IRAs

Tailor Market Data Through Collaboration With Markit On Demand

You can segment your client base and choose from a series of packages offered in collaboration with Markit On Demand to control your own up-sell opportunities. By selecting different content tiers, you can satisfy a variety of business needs and address diverse user behaviors. Since you do not have to choose a “one size fits all” configuration to offer market data content to your clients, you can better control operational costs.

The content tiers take the guesswork out of an á la carte approach:

The platform integrates with industry-leading providers to offer access to market research, quotes, financial planning tools and performance reporting data—access your sophisticated clients demand.

Bronze Tier

Designed for firms looking to offer a basic self-directed experience—charting, news, commentary, events, screeners, trends, ideas and consensus research.

Silver Tier

Created for firms with a high-touch focus, looking for pure idea generation for clients, top news, market movers and value-added articles.

Gold Tier

Designed for clients asking for more premium research tools, including breaking news, individual analyst reports from third-party providers, watch lists and alerts.

Streaming Quotes*

Includes NYSE®, AMEX®, OPRA and NASDAQ® streaming market data visible within watch lists and ticker-based search results.

* Streaming quote feature can be applied to any user regardless of tier

Choose a tier that is right for your business

Bronze

Silver

Gold

Market Tab
- Markets Today
- News
- Chartin
- Events Calendar data from Wall Street Horizon and Econoday

Quotes & News Tab
- Summary
- News
- Charting
- Fundamentals
- Earnings
- Insiders

Tools Tab
- Investing Ideas
- Screeners
- Multi Quote Compare

Additional Features With the Research Section

- Advanced charting
- SmartText Analysis
- Daily Spotlight
- Argus: Market Watch and Market Movers
- Weekly Staff Report (first section)
- Portfolio Selector
- Research team consensus reports:
  - Nineteen unique research providers contributing ratings
  - Twenty-three unique models (quantitative or qualitative) used to generate ratings
- Lipper: U.S. ETF and Mutual Fund Screener Data
- U.S. Stock Screener Data
- Factset:
  - Equity Fundamentals
  - Insiders/Ownership
- Morningstar®: Equity, ETF, Mutual Fund and IPO Research Reports
- Morningstar:
  - Fundspy
  - ETF Weekly
- Additional analysis and commentary from Morningstar, including:
  - Morning Notes
  - ETF Specialist and ETF Spotlight
  - Fund Manager Q&A
  - Economic and Industry Insights Plus Ultimate Stockpicker's Articles
- Thomson Reuters®: Global Financial News
- Thomson Reuters: The Day Ahead Newsletter
- Thomson Reuters: Additional Services
  - The Day Ahead Newsletter
  - Morning Call Newsletter
  - Significant Developments
  - Stock Reports +

	Bronze	Silver	Gold
• Sectors and Industries	✓	✓	✓
• Dow Jones Global News Select • U.S. Live Briefs from Midnight Trader • Thomson Reuters' Global Financial News	✓	✓	✓
• Watch Lists and Market Alerts	✓	✓	✓

			✓
	✓		
		✓	
• Equity ratings from Argus			✓
– Eight providers are required to cover a stock for the consensus to cover that stock – 5,799 North American companies covered by the Markit Research Team Consensus	✓		✓
	✓		
			✓
– Sector and industry trend information		✓	✓
			✓
– Market updates	✓		
– Stock and bond strategist tips – Sector reports		✓	✓
	✓		
		✓	
– ETF/MF fact sheets (Lipper)			✓

Online Convenience

NetXInvestor is an efficient and engaging way for your clients to manage their investment accounts.

Account Opening and Transfers

Clients can open accounts online and make ACH deposits and withdrawals and check requests to the address of record.

Go Paperless

Choose e-delivery of account statements, tax reports, trade confirmations and other documents.

View Account History

View up to 10 years of account statements, seven years of tax statements and three years of trade confirmations.

Special Features

Take advantage of special features, including account nicknaming for easy identification and grouping, as well as a consolidated view of linked accounts.

Market Indices

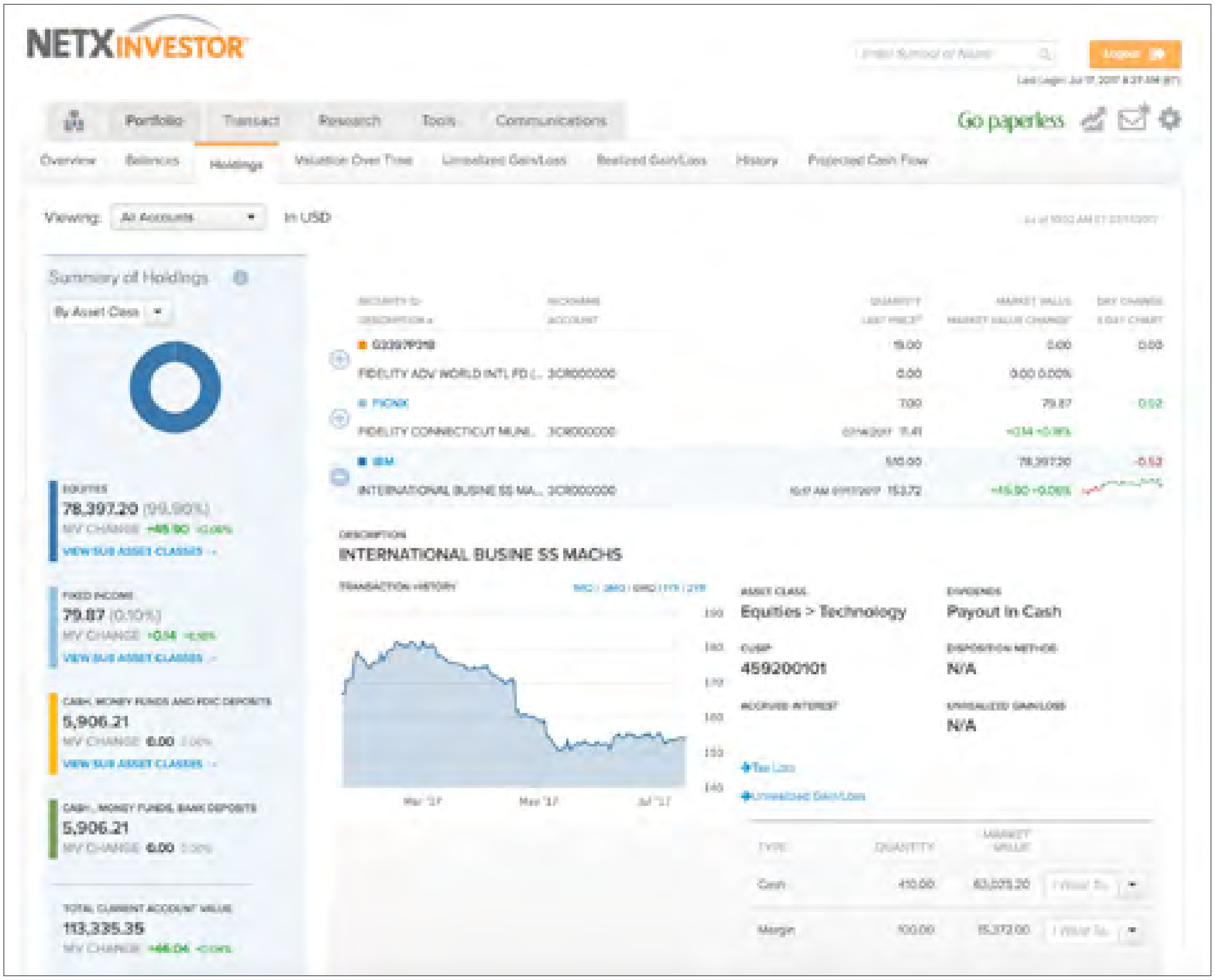
Access quick quotes and information on various market indices from the right-side tool panel, available throughout the website.

Integration

Download account information into Quicken®, TurboTax® and TaxCut®.

Mutual Fund Commissions

Easily view and compare mutual fund commissions to get a true cost perspective.


NETXINVESTOR
Portfolio
Transact
Research
Tools
Communications
Go paperless
Overview
Balances
Holdings
Valuation Over Time
Unrealized Gain/Loss
Realized Gain/Loss
History
Projected Cash Flow
Viewing:
All Accounts
In USD
Summary of Holdings
By Asset Class
EQUITIES
78,397.20
FIXED INCOME
79.87
CASH, MONEY FUNDS AND FDIC DEPOSITS
5,906.21
CASH, MONEY FUNDS, BANK DEPOSITS
5,906.21
TOTAL CURRENT ACCOUNT VALUE
113,335.35
FIDELITY ADV WORLD INTL FD (...
FIDELITY CONNECTICUT MUNI...
IBM
INTERNATIONAL BUSINE SS MA...
DESCRIPTION
INTERNATIONAL BUSINE SS MACHS
TRANSACTION HISTORY
ASSET CLASS
Equities > Technology
DIVIDENDS
Payout In Cash
CUSIP
459200101
DISPOSITION METHOD
N/A
ACCRUED INTEREST
UNREALIZED GAIN/LOSS
N/A
TYPE
QUANTITY
Cash
Margin

Seamless Integration

NetXInvestor offers a consistent experience on all platforms:

- Adaptive technology—Responsive design recognizes the device being used to provide the optimum experience based on screen size.
- Messaging center—Allows your firm to provide important content on the login screen and throughout the application.
- Security monitoring—NetXInvetor is supported and hosted by Pershing, and Pershing performs regular system checks to review the latest security challenges.
- Updates and enhancements—Clients receive automatic updates on all platforms at the same time.

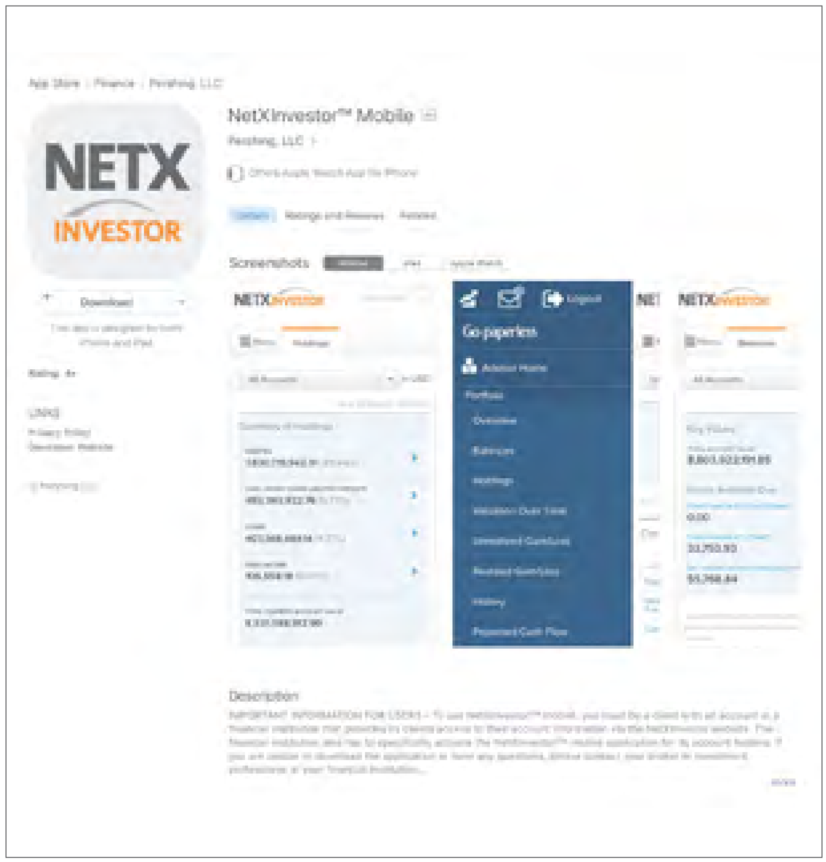
NetXInvestor Mobile

Allows clients to:

- Check account balances, positions, quotes and market indices
- Trade equities and mutual funds (controlled by entitlements)
- Mobile check deposits make it easy to fund accounts
- Get notifications and alerts

Free access on available devices:

- NetXInvestor app for the Apple iPhone and iPad and Apple Watch™
- NetX360 on your iPhone, iPad, BlackBerry, Android, smart phone or Microsoft Surface devices



Access for Everyone

- A Spanish language version is available.
- Clients with disabilities can select the “Accessible Theme,” and the navigation and appearance follows the American with Disabilities Association (ADA) guidelines.
- Among the first in the industry to offer a fully WCAG 2.0 compliant site and certification by an independent third party.

To access NetXInvestor Mobile:

You and your clients can download the NetXInvestor Mobile application directly to your iPad® or iPhone® by searching for ‘NetXInvestor Mobile’ in the App Store from your device.

Scan this code with your iPhone or iPad to download the app from the App Store

Extend Your Firm’s Brand

White Label the NetXInvestor Mobile app

- Add firm logo
- Configure colors
- Customize name of site

Notes

Notes

ABOUT US

BNY Mellon's Pershing and its affiliates provide a comprehensive network of global financial business solutions to advisors, broker-dealers, family offices, hedge fund and '40 Act fund managers, registered investment advisor firms and wealth managers. Many of the world's most sophisticated and successful financial services firms rely on Pershing for clearing and custody; investment, wealth and retirement solutions; technology and enterprise data management; trading services; prime brokerage and business consulting. Pershing helps clients improve profitability and drive growth, create capacity and efficiency, attract and retain talent, and manage risk and regulation. With a network of 23 offices worldwide, Pershing provides business-to-business solutions to clients representing more than 6 million investor accounts globally. Pershing LLC (member FINRA, NYSE, SIPC) is a BNY Mellon company.

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