

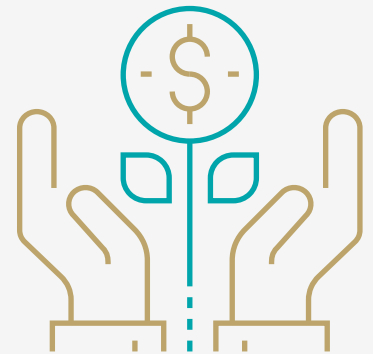
Attractive yields. Greater flexibility. Easy access.

INNOVATIVE CASH MANAGEMENT SOLUTIONS
FOR YOUR MOST SOPHISTICATED CLIENTS

Your clients need to get the most out of their investments, including their cash. They seek a range of options that give them choice and competitive yields to make their cash work harder, and the ability to preserve capital to meet their long-term and short-term objectives.

BNY Mellon | Pershing offers a competitive suite of cash management options designed to meet sophisticated needs. Our solutions earn attractive yields, help your clients preserve principal, and provide easy access to their funds. We also provide everyday cash products that are ready for use to purchase investments such as stocks and bonds, and are also available for paying bills and expenses.

We strive to provide liquidity solutions that solve your clients' challenges and help them seize opportunities. From CDARS, Treasuries and enhanced cash SMAs for savings and investment cash, to a variety of bank sweep accounts and money market funds, we have solutions for your clients.



BNY MELLON | **PERSHING**

Advisor Solutions

One of the broadest cash sweep programs in the industry

We're different from other custodians. We offer choices that go beyond proprietary solutions to include other leading money market fund managers.

BNY Mellon | Pershing is different.

We are committed to helping you fulfill your fiduciary responsibilities with solutions that put your clients' best interests first.

Our Advisor Solutions Cash Sweep Program stands out by delivering an open platform with competitive yields:

Open architecture

Seven asset managers and nearly 100 sweep options

BENEFIT Tailored and appropriate solutions for clients' unique needs

Non-proprietary offering

A range of third-party money market funds

BENEFIT Increased transparency and greater choice and flexibility

Competitive yields

Highly attractive yields to meet your clients' needs

BENEFIT Earn more income in today's market environment

Money market managers available

BNY MELLON | PERSHING

An open architecture cash sweep program

BLACKROCK

Dreyfus
Cash Investment Strategies

DWS

Federated

Goldman Sachs

Invesco

WESTERN ASSET

OTHER CUSTODIANS

Proprietary funds only

A full suite of cash management solutions

Daily liquidity

Help your clients maximize their working cash with:

CASH SWEEP PROGRAM

- Access to seven leading asset managers
- Non-proprietary products
- Competitive yields
- Multiple portfolio types, including prime, government, Treasury, municipal, state-specific, and tax-exempt
- Offshore money funds
- FDIC-insured bank deposit sweep program
- Retail and institutional share classes of money funds

CORESTONE®

- Individual and corporate options
- Direct deposit, unlimited check writing, online bill pay, 24/7 voice response and live support
- Visa® debit card access to 2.2 million ATMs worldwide
- A full range of concierge services
- Securities Investor Protection Corporation® (SIPC®) coverage

Longer-term cash

Help your clients pursue higher yields and preserve principal with:

CDS AND CDARS

- Full product range, from single certificates of deposit (CDs) to multi-million-dollar laddered portfolios
- A wide range of maturities and a variety of CD depositories
- CD Account Registry Service (CDARS) offers FDIC insurance coverage for up to \$50 million invested in individual CDs
- CDARS offers a single interest rate per maturity purchase

ENHANCED CASH SMA

- Enhanced cash SMAs through Managed Account Solutions and BNY Mellon Investment Management
- Choose from Lockwood-sponsored or firm-sponsored single contract programs or dual contract programs

TREASURIES

- Participate as a non-competitive bidder in U.S. Treasury auctions for up to \$5 million per investor
- Buy and sell Treasuries in the secondary market

POSITION TRADED MONEY MARKET FUND

- 300+ money market mutual funds
- More than 50 fund providers

Looking for cash solutions to help your clients reach their goals?

To learn more about BNY Mellon | Pershing's full suite of cash management capabilities, including our open architecture cash sweep program, please contact your Relationship Manager.

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One Pershing Plaza, Jersey City, NJ 07399

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