Solutions Directory

BNY MELLON | PERSHING

Your Relationship Manager can help unlock the power of

BNY Mellon | Pershing

Discover global financial solutions that can help grow your business

Clearing and Custody

- Investor communications
  - Daily and quarterly trade confirmations
  - Forms and letter notifications
  - Statements in multiple base currencies
  - Tax documents and year-end report
- Relationship strategy and consulting
- Self-directed brokerage
- U.S. and non-U.S. custody
  - Bank and brokerage custody (straight-through processing and integration; outsourcing capabilities)[1]
  - 65 markets worldwide
- OASYS trade allocation and acceptance services
- OMGEO integration
- Online balancing workflow, ID confirms and trade reconciliation solutions
- Order management system integrations
- Outsourced clearance support for equity, fixed income, currency and options products
- Risk management and financial operations
- Special handling services, such as syndicate and day loan processing

Collateral Funding and Trading

- Collateral optimization
- Fully paid lending
- Securities lending
- Short sale facilitation

Institutional Solutions

- Automated factor updates
- Bloomberg TOMS connectivity
- Central trade matching for cross-border and domestic transactions
- Collateral funding
- Execution services
- 15A-6 services with Pershing Securities Limited

Investment Solutions

- Alternative investments (fee and no-transaction fee) and online center
- Annuities and insurance, including online dashboard
- Asset consolidation planning and support
- Asset management account with ATM cash access, checks, debit card, mobile wallet compatibility, online bill payment and reward program
- Exchange-traded funds (fee and no-transaction fee) and online center
- FDIC-insured single bank and multi-bank sweep providers
- 529s and online center

- HSAs
- Money fund sweep options
- Mutual funds (fee and no-transaction fee) for U.S. and offshore, with researched NTF fund list[2]

Managed Account Solutions

- Investment advisory solutions[3]
  - Advisor Directed Programs
  - Mutual fund/exchange-traded fund wrap accounts
  - Separately managed accounts
  - Unified managed accounts
- Services and support
  - Advisory consulting and support[4]
  - Client processing, portfolio accounting and trading administration
  - Outsourced research and investment services[5]
- Technology[6]
  - Custom and turnkey managed accounts technology[6]
  - Third-party Turnkey Asset Manager Programs (TAMPs)

Marketing and Practice Management

- Advisor education programs
- Consulting, coaching and train-the-trainer sessions
- Customizable collateral
- Events (conferences, roundtables, interactive workshops and webcasts)
- Market intelligence
- Sponsorship opportunities
- Thought leadership

Operations

- Account opening and billing
- Asset movement
- Cash processing though ACH, wire, check and mobile
- Client onboarding
- Corporate actions
- Custom operational workflow support
- Financial reporting
- Forms and agreements
- Middle office solutions
  - Advisor onboarding support
  - Asset consolidation assistance
  - Operational outsourcing
- Order management
- Trade processing

Prime Services

- Capital Introduction services
- Custody, clearance and settlement
- Margin financing
- Reporting
- Securities lending
- Trade execution

Regulatory and Compliance

- AML and KYC support
- Firm and investor education
- Industry advocacy
- Risk analysis reports
- Risk and regulatory tools
- Rules-based compliance engine and alerts
- Sales practice monitoring capability
- Supervisory blotter review and sign off
- Trade surveillance
- Transaction suitability review
- WORM-compliant document storage

Reporting

- Ad hoc
- Fiduciary and trust
- Financial and tax
- GIPS
- Trade and MSRB

Retirement Solutions

- Employer-sponsored plans
  - Brokerage platform (with plan linking) for custody of
    - 401(k)
    - 403(b)(7)
    - Individual 401(k)
    - Money Purchase Pension
    - Profit Sharing
    - Savings Incentive Match Plan for Employees (SIMPLE IRA) with payroll processing
    - Simplified Employee Pension (SEP IRA)
  - Retirement plan network
    - Benchmarking and prospecting tools
    - Model management
    - Packaged solutions
    - Trust platform for custody of
      - Cash Balance and Profit Sharing
      - Defined Benefit
      - 401(k)
      - 457
- IRAs
  - Inherited
  - Mutual fund only
  - Rollover
  - Roth
  - Traditional
- Non-bank IRA custodian or taxpayer agent
- Online resources and tools, including plan comparison, rollover tool, RMD support and plan governance

Technology and Enterprise Data Management

Integration Solutions

- API portal
  - Account opening, funding and maintenance
  - Account queries, including positions, balances and performance
  - Alerts and notifications
  - Document management

› Connectivity standards

- FIX
- FTP
- Single Sign On
- SWIFT

› Third-party tool integration

- Aggregation and portfolio analytics
- Business process automation
- Customer Relationship Management
- Digital advice
- Onboarding and eSignature
- Trade and order management
- Wealth planners

Investor Solutions

- Accessibility (Americans with Disabilities Act)
- Comprehensive wealth and performance reporting
- Digital advice solutions
- Financial planning
- Fixed income inventory
- Market news and research
  - Aggregated content
  - Delayed, real-time and streaming quotes
  - News
  - Screeners
  - Watch lists and comparison tools

› Mobile platform

› Self-service tools

- Account opening and maintenance
- Account nicknames and groupings
- Alerts
- Asset movement
- E-delivery
- Security options
- Trading, markets and research

Professional Solutions

› Advisor view into investor web platform

› Authentication options

› Block trading and rebalancing

› Custom branded advisor and investor web platforms

› Dashboards and insights

- Business performance
- Dashboards:
  - Analysis of net flows and business performance
  - Asset flows
  - Business management for accounts under custody
  - Business planning for RIAs
  - Hard-to-borrow lending opportunities
  - Trend identification
- Holistic view of client portfolios
- Peer benchmarking

› Market research and news

- Aggregated content
- Scanning tools
- Screeners
- Quotes
  - Delayed
  - Real time
  - Streaming

› Mobile platform

› Portfolio solutions

- Account workbooks
- Asset allocation
- Block trading and rebalancing
- Dashboards
- Reporting solutions

› Self-service entitlement management system

› Tools

- Client meeting preparation tool
- Data aggregation (collection, governance, processing and quality management)
- Notification center

› Wealth reporting and insights

- Custodial and non-custodial accounts displayed in portfolio
- Financial planning tool integration
- Performance reporting
  - On demand
  - Quarterly
  - Scheduled

Trading Services

› Domestic and international equities

- Automated FX conversions supporting non-U.S. dollar equity executions
- Execution management system for buy-side and sell-side firms
- Online single and multiple order entry, electronic trading tools and block trading and rebalancing access
- Post-trade transaction cost analysis reports
- Suite of algorithmic strategies, smart router and direct market access routes
- Trading desks for specialized transactions

› Fixed income

- Guided solutions
  - CDARs
  - Fixed income and structured solutions desks
  - Portfolio analytics
- Self-service solutions
  - Fixed income trading platform
  - New issue portal for structured products, CDs and medium-term notes
  - Portfolio analytics
  - U.S. Treasury auctions
- UIT Center

› Foreign exchange

- Electronic FX forwards and hedging platform
- Trading desk

› Options

- Advanced electronic execution tools
- Trading desk for complex strategies

› Outsourced trading capabilities

Wealth Solutions

› Bank custody through BNY Mellon, N.A.[1]

- Enhanced tax reporting
- Principal and income segregation
- Trust accounting
- Trust and fiduciary reporting

› Boutique investment management through BNY Mellon, N.A.

› Charitable trust administration

› Corporate trustee services via a network of third-party providers

› Donor-advised funds

› Escrow services through BNY Mellon, N.A.[1]

› Family philanthropy

› HNW insurance solutions

› Lending solutions

- Fully paid lending
- Margin lending
- Private banking through BNY Mellon, N.A.[1]
  - Commercial real estate financing
  - Investment credit line
  - Jumbo residential mortgage
  - Letters of credit
- Securities-based non-purpose lending (for U.S. and non-U.S. individuals)

[1] Bank custody and private banking solutions are provided by BNY Mellon, National Association (BNY Mellon, N.A.). member FDIC, a wholly owned subsidiary of The Bank of New York Mellon Corporation. Banking services and credit services, which are subject to application and credit approval, are provided by BNY Mellon, N.A. Member FDIC. Mortgage services, provided by BNY Mellon, N.A, are subject to credit approval.

[2] Research services are provided by Lockwood Advisors, Inc. (Lockwood). Lockwood is an investment adviser registered in the United States under the Investment Advisers act of 1940, an affiliate of Pershing LLC, and a subsidiary of The Bank of New York Mellon corporation (BNY Mellon).

[3] Investment advisory solutions are supported on the managed accounts technology and can be provided by Lockwood Advisors, Inc. (Lockwood), client or third-party providers. Lockwood can provide mutual fund/ETF wrap account, Separately Managed Account and Unified Managed Account solutions. Lockwood is an investment adviser registered in the United States under the Investment Advisers Act of 1940, an affiliate of Pershing LLC and a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). Pershing is not a registered investment adviser and does not provide investment advisory products, programs or services.

[4] Research and investment services provided by Lockwood Advisors, Inc. (Lockwood). Lockwood is an investment adviser registered in the United States under the Investment Advisers Act of 1940, an affiliate Pershing LLC, and a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). Lockwood receives certain research services from BNY Mellon's Manager Research Group. The BNY Mellon Manager Research Group is a service of BNY Mellon Investment Management Holdings LLC, an affiliate of Pershing and Lockwood.

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[6] Custom managed account solutions available to Pershing custody clients and firms that self-clear or custody away from Pershing. Turnkey solutions available to Pershing custody clients. Third-party TAMP solutions available to Pershing custody clients.

We look forward to working with you to understand your business goals and challenges, which will allow us to introduce strategies to maximize your firm's growth.

For more information, contact your Relationship Manager.

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