

# Solutions Playbook for Today's World



Many investors are facing significant issues this year with market volatility, an unsettled global economy and other challenges as a result of the pandemic. Now more than ever, investors need your help with both their immediate and longer-term financial needs.

To assist your efforts, this guide features a curated selection of products organized into themes that should resonate with investors in today's environment. Please contact your Relationship Team to discuss or answer any questions.

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*This playbook can support your firm in a rapidly changing regulatory environment.*

# Liquidity Strategies

Our liquidity solutions allow investors to access cash to meet their needs without interrupting their wealth management strategies. Our solutions can help you become the go-to source for virtually all of your investors' liquidity and liability management needs.

Solution	Key Features and Benefits	FAQs	Resources
<b>Corestone® asset management account</b>	<p>Individuals who need access to their funds on short notice may benefit from an asset management account</p> <p>Streamlined options are available for account holders to pay bills and access cash, including margin balances</p> <p>While their assets remain under your purview, account holders can withdraw funds without submitting asset movement requests to you</p> <p>We now offer the ability to establish an electronic-only Corestone account via eSignature. Investors can provide their Corestone checking or card numbers to third parties to facilitate authorized debits and direct deposits into the account</p>	<p><b>Q. What is an electronic-only Corestone account?</b></p> <p>A. An electronic-only account means that Pershing simply provides investors with a routing and checking account number. A debit card can also be made available via the electronic-only Corestone account</p> <p><b>Q. What can account holders do directly in NetXInvestor®?</b></p> <p>A. Account holders can pull copies of cancelled Corestone checks for free and use BillSuite® to pay their bills</p> <p><b>Q. What can I do in NetX360®?</b></p> <p>A. In NetX360's AMA suite, you can open and close the Corestone feature, reorder checks and add or remove both BillSuite and RewardSuite®</p>	<p><a href="#">Solution Snapshot</a></p>
<b>LoanAdvance™</b>	<p>This securities-based lending solution can be used for most personal or business needs</p> <p>Features competitive rates and a quick approval process</p> <p>May help investors minimize tax consequences because they can leverage rather than sell their investments</p> <p>Could be a source of short-term liquidity for business owners waiting for CARES Act loans to be processed</p>	<p><b>Q. What's the minimum loan amount and how much can individuals borrow?</b></p> <p>A. The minimum is \$25,000 and individuals can borrow 70% or more of the market value of qualified securities</p> <p><b>Q. How quickly do individuals receive access to their loans?</b></p> <p>A. From application submission to funding, the process typically takes just a few days</p> <p><b>Q. Is LoanAdvance available outside of the U.S.?</b></p> <p>A. Yes, LoanAdvance is available to individuals residing in select countries outside of the U.S.</p>	<p><a href="#">Win.Grow. Retain. Whitepaper</a></p> <p><a href="#">Solution Snapshot</a></p> <p><a href="#">Liquidity Solutions Webcast (6/30/20)</a></p>

Solution	Key Features and Benefits	FAQs	Resources
<b>CreditAdvance®</b>	<p>Margin lending can be used as a strategy to enhance investors' borrowing power and allow them to take advantage of market opportunities</p> <p>Investors use their existing cash and investments as security to purchase additional investments and/or meet short-term lending needs not related to investing</p> <p>Could provide quick access to cash via a simple application process</p>	<p><b>Q. How much can investors borrow with CreditAdvance?</b></p> <p>A. They can borrow up to 50% of the total market value of the fully paid for, marginable securities in their accounts</p>	<p><a href="#">Fact Sheet</a></p>
<b>Investment Credit Line<sup>1</sup></b>	<p>An Investment Credit Line (ICL) can be a tax-effective alternative to liquidating investment assets for liquidity needs such as tax obligations, investment opportunities, major purchases and bridge financing</p> <p>It's a flexible line of credit with competitive rates and easy access to funds with a simple phone call</p> <p>A dedicated private banker, providing white-glove service, will work with you and your high-net-worth (HNW) investors to customize a lending strategy suitable to their specific needs</p>	<p><b>Q. Who can obtain ICLs?</b></p> <p>A. ICLs are available to individuals residing in the U.S. who have a minimum of \$1.5 million in non-retirement assets at Pershing</p> <p><b>Q. Can an ICL be utilized for HNW investors in need of a letter of credit?</b></p> <p>A. Yes. An ICL facility offers the ability to segregate sub-limits to support letters of credit</p>	<p><a href="#">Win. Grow. Retain. whitepaper</a></p> <p><a href="#">Fact Sheet</a></p> <p><a href="#">Liquidity Solutions Webcast (6/30/20)</a></p>
<b>Mortgage Solutions<sup>1</sup></b>	<p>A comprehensive offering, along with competitive rates, is available to meet the home financing needs of HNW individuals</p> <p>Innovative programs include Construction Financing, 100% Financing, Pre-Approval and Hybrid Mortgage Solutions</p> <p>A dedicated mortgage banker who provides white-glove service will work with you and your HNW investors to tailor a customized financing strategy to achieve their goals</p>	<p><b>Q. What is the minimum loan amount?</b></p> <p>A. Mortgage loans are offered by BNY Mellon, N.A with a minimum loan amount of \$500,000</p> <p><b>Q. What differentiates BNY Mellon mortgages from other lenders?</b></p> <p>A. With deep underwriting expertise, BNY Mellon has the ability to offer lending strategies that include taking title in trusts and other entities, consideration of retirement income for qualification purposes and no restrictions on cash-out refinances</p>	<p><a href="#">Win. Grow. Retain. whitepaper</a></p> <p><a href="#">Fact Sheet</a></p> <p><a href="#">Liquidity Solutions Webcast (6/30/20)</a></p>

<sup>1</sup> 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.

# Wealth-Building Strategies

Help your firm, and investors, thrive in a changing industry and turbulent markets. Learn more about wealth-building solutions that may be particularly beneficial in our current environment.

Solution	Key Features and Benefits	FAQs	Resources
<b>Alternative Investments</b>	<p>Offers increased portfolio diversification beyond traditional stocks and bonds with potentially higher risk-adjusted returns</p> <p>May offer lower correlation to traditional investment classes</p>	<p><b>Q. What alternative investments are available?</b></p> <p>A. Fee and no-fee alternative investment options include: non-traded REITs, hedge funds, managed futures, funds of hedge funds, business development companies and private equity</p> <p><b>Q. What are the benefits of Pershing’s platform?</b></p> <p>A. Pershing’s dedicated alternative investment platform has more than 2,500 investments—including both fee and no-fee options—that have passed Pershing’s eligibility review. The platform features online order entry, real-time order approval and audit trails while processing via DTCC AIP helps ensure accuracy, timeliness and security. Alternative Investment Center on NetX360® provides screener and comparison tools along with research, industry commentary and other resources to keep financial professionals up-to-date in an evolving marketplace</p>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">Fact Sheet</a></p> <p><a href="#">Video</a></p>
<b>Asset Consolidation</b>	<p>Provides a more holistic view of an investor’s assets, which can help financial professionals uncover investments that are no longer suitable as well as identify new opportunities</p> <p>Supports investors with wealth transfer since their assets are housed in one place</p> <p>Provides firms with enhanced operational efficiencies and compliance oversight</p>	<p><b>Q. How can asset consolidation help drive efficiencies?</b></p> <p>A. Tools in NetX360, such as pre-populated applications and eSignature, may mean less time spent on traditional account opening</p> <p><b>Q. How can asset consolidation help my firm meet new regulatory requirements?</b></p> <p>A. With more assets on one platform, there’s greater oversight of assets, which can help with fiduciary responsibilities</p>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">Perspectives Insights</a></p>

Solution	Key Features and Benefits	FAQs	Resources
<p><b>Exchange Traded Funds (ETFs) and BNYM ETFs</b></p>	<p>ETFs continue to be popular in today’s markets because the fundamental benefits remain: tax efficiency, quick trading, transparency, breadth of options and cost advantages</p> <p>Pershing’s ETF Platform provides access to all 2,100+ U.S.-listed ETFs and ETNs as well as 3,600 UCITS ETFs, with more than 300 no-transaction fee (NTF) ETFs on the Pershing FundVest® ETF platform</p> <p>BNY Mellon recently released a series of eight competitively priced Index ETFs—including two at a 0% expense ratio—designed to cover most core strategies in a typical portfolio</p>	<p><b>Q. What is the demand like for ETFs in our new environment?</b></p> <p>A. Based on asset flows on the Pershing platform, demand for ETFs was as strong at the end of May 2020 as it was at the end of December 2019</p> <p><b>Q. Why should financial professionals and investors consider the new BNY Mellon ETFs?</b></p> <p>A. The BNY Mellon US Large Cap Core Equity and BNY Mellon Core Bond ETFs mark the first time true zero-fee ETFs have been offered in these two categories without a fee waiver or other restrictions. Both ETFs are backed by BNY Mellon’s extensive experience and expertise with index ETFs</p>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">BNY Mellon ETF Product Guide</a></p> <p><a href="#">Video</a></p>
<p><b>Managed Account Solutions<sup>1</sup></b></p>	<p>One component of our comprehensive managed accounts offering is professional investment solutions through Pershing affiliate, Lockwood Advisors, Inc. Lockwood also provides timely capital markets research, market insights and commentary—services that are more important than ever in today’s rapidly changing markets</p> <p>Monitoring and adjusting investor portfolios on a regular basis is important but even more crucial when markets experience significant upheaval. Managed accounts clients and Lockwood’s investment management are supported by a robust technology solution that facilitates drift monitoring, rebalancing and making investment changes. Lockwood’s Advisory Consulting team can work with you to support rebalancing efforts as well as create custom proposals</p>	<p><b>Q. Why should I consider Lockwood portfolios for my investors?</b></p> <p>A. Lockwood offers a comprehensive range of institutional-quality research, experienced portfolio consulting services and professionally managed advisory portfolios designed to help meet the needs of all market segments</p> <p><b>Q. What value does Lockwood’s Advisory Consulting team provide?</b></p> <p>A. The team provides holistic investment advice and can work with your firm on tailored investment advisory offerings</p> <p><b>Q. What tools are available?</b></p> <p>A. We have a variety of tools to support your review and analysis of investor accounts and underlying portfolio investments. Our model management, block trading and rebalancing, drift surveillance and portfolio analytics tools support financial professionals in building, monitoring and managing investor portfolios</p>	<p><a href="#">Podcast</a></p> <p><a href="#">Lockwood Investment Insights Market Commentary</a></p> <p><a href="#">Brochure</a></p>

Solution	Key Features and Benefits	FAQs	Resources
<p><b>Subscribe® Annuity Platform</b></p>	<p>During volatile markets, annuities may provide needed stability in an investor’s financial plan. If you are not currently offering annuities to appropriate individuals you may be overlooking an additional way to connect with your investors</p> <p>Electronic signature (eSignature) via the Subscribe® annuity platform lets you and your investors complete annuity transactions remotely</p>	<p><b>Q. How can the Subscribe® platform support my annuity business?</b></p> <p>A. You can access over 55 annuity carriers on the Subscribe platform, and reduce not in good order applications due to built-in suitability questions within the platform itself</p> <p><b>Q. How can I complete annuity transactions in this state of social distancing?</b></p> <p>A. The availability of eSignature allows advisors to complete annuity transactions while practicing social distancing</p>	<p><a href="#">Solutions Snapshot</a></p> <p><a href="#">Annuity Analytics Dashboard Fact Sheet</a></p>

<sup>1</sup> Investment Advisory Solutions can be provided by Lockwood Advisors, Inc. (Lockwood), the client or third-party providers. Lockwood is an investment adviser registered in the United States under the Investment Advisers Act of 1940, Lockwood is an affiliate of Pershing LLC and a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon).

# Protection and Yield Strategies

Provide solutions for your investors seeking greater safety and security, and a potentially higher yield, in today's turbulent financial markets.

Solution	Investor Need	Key Features and Benefits	FAQs	Resources
<b>HNW Insurance Solutions</b>	<b>Protection</b>	<p>With safety and security top of mind for many individuals, investors may be reviewing their insurance coverage</p> <p>Life insurance, and property and liability insurance, specifically for high-net-worth (HNW) and ultra-high-net-worth investors (UHNW) is available through a referral network created by BNY Mellon</p>	<p><b>Q. How does the insurance program work?</b></p> <p>A. This is a referral program through BNY Mellon for investors with a \$5 million minimum net worth</p> <p><b>Q. How engaged will I be in this process?</b></p> <p>A. You choose your preferred level of engagement—from joining all meetings to minimal involvement</p>	<p><a href="#">HNW Insurance Case Study</a></p> <p><a href="#">HNW Insurance Fact Sheet</a></p>
<b>Fully Paid Securities Lending</b>	<b>Yield</b>	<p>Investors interested in additional income opportunities from the fully paid for securities in their Pershing accounts may benefit from Fully Paid Securities Lending</p> <p>As the borrower, Pershing pays investors a fee to lend out their fully paid for securities. Investors still have the ability to sell their securities at any time while participating in the program</p>	<p><b>Q. Does the investor meet certain criteria to be eligible?</b></p> <p>A. Investors with a minimum net worth of \$250,000 in their brokerage accounts held at Pershing are eligible</p> <p><b>Q. What happens to investors' dividend payments?</b></p> <p>A. Pershing makes every effort to return securities in time for investors to receive their dividend payments. If we are unable to return securities in time, substitute payments are made that are equal to the dividend and applicable tax consequences</p>	<p><a href="#">Fact Sheet</a></p>
<b>Alternative Investments</b>	<b>Protection and Yield</b>	<p>May provide investors with increased portfolio diversification beyond traditional stocks and bonds with potentially higher risk-adjusted returns</p> <p>May offer lower correlation to traditional investment classes in times of high market volatility</p>	<p><b>Q. What alternative investments are available?</b></p> <p>A. Fee and no-fee alternative investment options include: non-traded REITs, hedge funds, managed futures, funds of hedge funds, business development companies and private equity</p>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">Fact Sheet</a></p> <p><a href="#">Video</a></p>

Solution	Investor Need	Key Features and Benefits	FAQs	Resources
Alternative Investments (Cont'd)			<p><b>Q. What are the benefits of Pershing's alternative investment platform?</b></p> <p>A. Pershing has a dedicated alternative investment platform featuring more than 2,500 investments that have passed Pershing's eligibility review, including fee and no-fee options. The platform provides online order entry, real-time order approval and audit trails, with processing via the DTCC AIP platform helps ensure accuracy, timeliness and security. The Alternative Investment Center on NetX360® provides screener and comparison tools in addition to valuable research, industry commentary and other resources to keep advisors up-to-date in an evolving marketplace</p>	
Annuities	Protection and Yield	<p>During volatile markets, annuities may provide needed stability in an investor's financial plan; financial professionals who do not offer annuities may be overlooking additional ways to connect with their investors</p> <p>Electronic signature (eSignature) via the Subscribe® annuity platform lets you and your investors complete annuity transactions remotely</p>	<p><b>Q. How can the Subscribe® platform support my annuity business?</b></p> <p>A. You can access over 55 annuity carriers on the Subscribe platform</p> <p><b>Q. How can I complete annuity transactions in a time of social distancing?</b></p> <p>A. Financial professionals and investors can complete annuity transactions via eSignature</p>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">Annuity Analytics Dashboard Fact Sheet</a></p>
Fixed Income Solutions	Protection and Yield	<p>For investors interested in capital preservation and income-generating opportunities, conservative fixed income solutions such as Treasury bills, bonds and notes, along with Certificates of Deposits and CDARS® are worth consideration</p> <p>Investors who are willing to take more risk, and who seek higher yields in today's extreme low rate environment, may want to consider high-quality corporate bonds</p>	<p><b>Q. How can I tap into Pershing's fixed income solutions electronically?</b></p> <p>A. The BondCentral® platform on NetX360 is used for municipals, corporates, agencies, Treasuries, CDs and mortgage-backed securities. The New Issue Center is available for CDs, medium-term notes and structured products. Unit Investment Trust (UIT) order entry and rollover processes are available using the UIT Center. A full service desk with fixed income experts is also available</p> <p><b>Q. How can I access BondCentral, the New Issue Center and the UIT Center?</b></p> <p>A. Please contact your Account Manager for the necessary entitlements</p>	<p><a href="#">Fact Sheet</a></p> <p><a href="#">Solution Snapshot</a></p>

Solution	Investor Need	Key Features and Benefits	FAQs	Resources
<b>Managed Account Solutions – Lockwood Portfolios<sup>1</sup></b>	<b>Protection and Yield</b>	<p>AdvisorFlex Income Portfolios help investors looking to diversify in the current volatile markets who are seeking income from both equity and fixed income holdings, mutual funds and ETFs, with a blend of active and passive strategies</p> <p>AdvisorFlex Preservation Portfolios seek to provide investors with downside risk protection in the current markets through conservative asset allocation positioning and investment selection, including the use of alternative investment strategies via mutual funds</p> <p>WealthStart® Portfolios are highly diversified and designed for investors across the risk spectrum</p>	<p><b>Q. What are the Lockwood AdvisorFlex Portfolios?</b></p> <p>A. This is a series of professionally managed, objectives-based strategies that seek to address the unique challenges at each phase of the investor lifecycle. Investors choose from 16 traditional and 16 tax-aware model portfolios aligned to specific investor objectives of accumulation, transition or distribution</p> <p><b>Q. What are the Lockwood WealthStart Portfolios?</b></p> <p>A. This is a series of six low-cost, highly diversified ETF model portfolios with a \$10k minimum investment. Tax-aware versions that include municipal bonds in the fixed income allocation of each model are also available</p>	<p><a href="#">AdvisorFlex Portfolios Fact Sheet</a></p> <p><a href="#">WealthStart Portfolios Fact Sheet</a></p>

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# Legacy Planning Strategies

Help investors protect what matters most to them and their families. Access a full menu of solutions to meet investors' needs for legacy planning and charitable giving.

Solution	Key Features and Benefits	FAQs	Resources
<p><b>Donor-Advised Funds and Charitable Trusts</b></p>	<p>With charitable giving on the rise, discussions around philanthropy can lead to meaningful conversations with investors and their families, enabling you to reach the next generation and strengthen the relationship</p> <p>Donor-advised funds can simplify the giving process while also enabling families to put funds aside for times when charitable giving is especially relevant</p> <p>Charitable trusts let your investors support their favorite charities, realize potential tax savings and provide for their beneficiaries</p> <p>Whether using a donor-advised fund, or a charitable trust, you have the ability to manage your investors' contributed assets on the BNY Mellon   Pershing platform</p>	<p><b>Q. How do donor-advised funds work?</b></p> <p>A. Donor-advised funds are separately identified funds or accounts maintained and operated by a sponsoring charitable organization. Each account comprises contributions made by individual donors. Once the donor makes the contribution, the organization has legal control over it. The donor retains advisory privileges with respect to the distribution of funds and the investment of assets in the account</p> <p><b>Q. Why should my investor consider a charitable trust?</b></p> <p>A. With charitable trusts, investors can support their favorite charities, realize potential tax savings and provide for their beneficiaries. Charitable trusts help your investors control the distribution of wealth to family members and charities</p>	<p><a href="#">Charitable Choice Whitepaper</a></p> <p><a href="#">Solution Snapshot</a></p> <p><a href="#">Video</a></p> <p><a href="#">Philanthropic Solutions Comparison Chart</a></p>

Solution	Key Features and Benefits	FAQs	Resources
<p><b>Trust Network</b></p>	<p>Now more than ever, investors want to ensure that their estate plans are in place to provide for their families and heirs. In doing so, they may decide to establish a trust as a means of controlling the management and disposition of their wealth. To support your investors' trust needs, Pershing's Trust Network gives you access to a selection of corporate trustees</p> <p>Whether their services are needed now, or in the future as successor trustee, corporate trustees offer extensive trust experience, provide objectivity in challenging family situations and may ease the burden on a family member who is serving as trustee</p> <p>Managing your investors' trust assets can help you deepen current investor relationships and forge relationships with the next generation</p>	<p><b>Q. Can I manage my investors' trust assets?</b></p> <p>A. Working with the trustee of your choice, you can manage trust assets with marketable securities held in accounts at Pershing</p> <p><b>Q. How can I get additional information on Trust Network and participating trustees?</b></p> <p>A. Additional information is available in Marketing Center in NetX360®—just search for the Trust Network Provider Comparison Chart or contact your Product Consultant</p>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">Trust Network Provider Comparison Chart</a></p>

# Resources and Solutions to Support Regulatory Changes

The following tools and solutions were developed to support your firm in the rapidly changing regulatory environment. For more information, visit Marketing Center in NetX360® and search for “standard of care.”

Solution	Description	Features and Benefits	Resources
Pershing’s Client Relationship Summary (Form CRS) Solutions	<p>The end-to-end solution can facilitate Form CRS creation delivery, tracking and reporting to support your firm’s oversight responsibilities</p> <p>Firms that will create and deliver Form CRS outside of Pershing can still benefit from our tracking and reporting solution</p>	<ul style="list-style-type: none"> <li>• Form CRS creation and client onboarding integration</li> <li>• Ad hoc and mass mailing</li> <li>• Pre-account opening</li> <li>• Delivery with new account package</li> <li>• New retail investor indicator</li> <li>• CRS generation date</li> <li>• Firm CRS generation date</li> <li>• Standard files and APIs</li> </ul>	<p><a href="#">Pershing’s Form CRS Solution Fact Sheet</a></p> <p><a href="#">Client Guide for Form CRS</a></p> <p><a href="#">Getting Started With Form CRS</a></p>
Asset Consolidation	<p>Consolidating assets on the Pershing platform can help support your firm’s needs for enhanced operational efficiencies and compliance oversight</p>	<ul style="list-style-type: none"> <li>• Supports greater oversight of financial professional activity</li> <li>• Improves workflows</li> <li>• Allows financial professionals to see a more holistic view of investor assets</li> </ul>	<p><a href="#">Solution Snapshot</a></p>
Subscribe® Annuity Platform	<p>Subscribe offers enhanced controls through its rules-driven platform and lets your firm consolidate annuity and life insurance contracts held away in your investors’ Pershing brokerage accounts.</p> <p>This can be especially useful in light of the complexities related to diverse annuity products and the variety of state regulations especially when products are held direct with the provider</p>	<ul style="list-style-type: none"> <li>• Rules-driven system provides additional controls</li> <li>• Ability to consolidate information on held away annuity and life insurance contracts</li> <li>• Annuity Analytics Dashboard</li> <li>• Compliance oversight and adherence</li> </ul>	<p><a href="#">Solution Snapshot</a></p> <p><a href="#">Annuity Analytics Dashboard Fact Sheet</a></p> <p><a href="#">Video</a></p>

Solution	Description	Features and Benefits	Resources
The Evolving Standard of Care Webcast Series	This webcast series is designed to educate your firm and financial professionals on navigating a rapidly evolving regulatory landscape	<ul style="list-style-type: none"> <li>• Pershing’s subject matter experts share key updates about new regulations</li> <li>• Features the latest information on what Pershing is doing to support our clients</li> </ul>	<p>Visit Marketing Center in NetX360® for recently added webcast replays</p> <p><a href="#">Pershing’s Client Relationship Summary (Form CRS) Solutions (4/30/20)</a></p> <p><a href="#">Pershing Solutions to Support Form CRS Compliance (1/30/20)</a></p> <p><a href="#">Pershing Regulatory and Compliance Webcast (12/18/19)</a></p> <p><a href="#">The Evolving Standard of Care Landscape: A Focus on RIAs (9/18/19)</a></p> <p><a href="#">The Evolving Standard of Care Landscape: A Focus on Investment Advisers (7/30/19)</a></p> <p><a href="#">The Evolving Standard of Care Landscape and Regulation Best Interest (7/18/19)</a></p>
The Client Guide for SEC Client Relationship Summary (Form CRS)	Features three roadmaps for formulating a Form CRS—whether your firm is a broker-dealer, investment adviser or dual registrant. Using a roadmap can help guide your approach to developing your firm’s Form CRS content and format	<ul style="list-style-type: none"> <li>• Roadmaps for three different business models (broker-dealers, investment advisers and dual registrants)</li> <li>• Helps your firm quickly create your own Form CRS</li> </ul>	<p><a href="#">Client Guide for Form CRS</a></p>
Getting Started With Form CRS	A checklist with key questions and considerations for your firm to consider as you formulate your strategy for Form CRS	<ul style="list-style-type: none"> <li>• Simple format to help you get up to speed quickly to meet the June 30, 2020 compliance deadline</li> <li>• Can help bring stakeholders together</li> <li>• Quickly highlights areas of focus for your teams</li> </ul>	<p><a href="#">Getting Started With Form CRS</a></p>

For more information, contact your Relationship Team who will partner with you to build an action plan optimized for your business.

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