

S | U | B | S | C | R | I | B | E[®]

The Pershing Advantage

Subscribe[®] complements your current investment and retirement planning products to help you deliver a comprehensive financial plan to your clients. Since retirement accounts can be used to consolidate qualified annuity positions, you can encourage your clients to consolidate additional assets under management.

Are you leveraging technology to drive your annuity and insurance business? Subscribe offers streamlined annuity sales and servicing, with access to many of the country's leading insurance companies. Easily network or link directly held annuity and life contract information to an existing brokerage account on the Pershing platform.

Subscribe, integrated within NetX360[®], provides greater visibility into your business. Subscribe currently supports fixed and variable annuities, term life, fixed universal and fixed whole life insurance contracts, as well as disability insurance. In addition, Subscribe provides a more holistic view of investors' portfolios allowing your advisors to function more efficiently and effectively.

Diverse product options and a variety of state regulations can make annuity transactions complex. In addition, annuity assets held outside of brokerage accounts can make it difficult to manage your clients' overall financial picture.

Subscribe's rules-driven order entry system and the ability to combine information on annuity assets held away into your clients' brokerage accounts solve both of these problems. The result is more in-good-order transactions and access to a complete picture of your clients' investment portfolios. Consolidated account information is available to you and your clients through NetX360 and NetXInvestor[®], our online investor platform, as well as on monthly brokerage statements.

Take advantage of Subscribe's online solutions and benefit from:

- › Online annuity order entry
- › eSignature capabilities
- › Same-day money settlement
- › Annuity and life consolidation
- › Daily balance updates
- › Faster commission settlement
- › Robust performance reporting

Subscribe also supports fee-based annuities in managed accounts including the ability to:

- › Purchase annuities online through our order entry system
- › Network fee-based positions to brokerage accounts
- › Leverage billing calculations to simplify accounting
- › Generate performance reports through Albridge Wealth Reporting

For financial professional use only. Not for distribution to the public.



BNY MELLON | PERSHING

Key Features

- › New annuity purchases
- › Subsequent purchases
- › 1035 exchanges and qualified transfers
- › eSignature capabilities
- › Document imaging to capture required annuity forms (R)
- › Commission processing for annuity positions and life insurance contracts
- › Linking of existing direct annuity positions and life insurance contracts
- › Daily subaccount pricing and balances
- › Same-day settlement
- › Real-time order status
- › Forms in e-Document Suite™ (R)
- › Annuity reporting available through Report Center and eAnalytics (R)
- › Confirmation of client liquid net worth suitability requirements (R)
- › Smart forms wizard (R)
- › Customizable suitability questions (R)
- › Two levels of approval (R)
- › Intrusive alerts
- › Online audit trail (R)
- › Commission netting
- › The Rules Engine™ (R)

Current Subscribe Sponsors

AEGON/Transamerica ² (A) (E)	Mass Mutual (E)
Allianz Life (A) (E)	Midland National/Sammons (L)
AIG (A)	Minnesota Life
American Equity (E)	Modern Woodmen of America (L)
American General Life (A) (E)	Nationwide Life (L) (A) (E)
American National	New York Life ² (A) (E)
Ameritas Direct ¹ (L)	Northstar Financial (Bermuda) ¹
Athene (L)	Old Mutual (Bermuda) ¹
AXA (L) (A) (E)	OneAmerica/AUL (L)
Beechwood Bermuda ¹ (L)	Pacific Life ² (L) (A) (E)
CMFG Life	Penn Mutual
Commonwealth Life (A)	Principal Life(A) (E)
Delaware Life (A)	Protective Life (A) (E)
Eagle Life (L)	Prudential (A) (E)
Fidelity Investments Life ¹	Reliance Std. Life (L) (A)
Forethought Life (A)	RiverSource
Genworth Financial ^{1a} (A)	Sanlam Global (Bermuda) ¹
Great American Life (A)	Security Benefit Life (A)
Great West Life (L) (A)	Standard Life (L) (A)
Guardian Life (A) (E)	Sun Life Bermuda ¹ (E)
The Hartford ¹ (A) (L)	Sun Life Financial ¹ (E)
Integrity Life (A)	Symetra Financial ² (L) (E) (A)
Jackson National ² (A)	Universal Life Insurance
Jefferson National ¹	Vantis Life (L)
John Hancock ^{1a}	Voya ² (L) (A) (E)
Knighthead ¹ (L)	Western National Life/ SunAmerica (A) (E)
Liberty Mutual Life (L) (A)	Western Southern Life (A) (E)
Lincoln National Life (L) (A) (E)	
Brighthouse Life Insurance Company/ MetLife Insurance Company (L) (A) (E)	

To learn more about Subscribe, please visit pershing.com or the Annuity Solutions product suite in Marketing Center within NetX360.

¹For consolidation only; ^{1a}For Sub-Pay Only

²With new Annuity REP Change Request feature
(R) Requirements mandated by FINRA Rule 2330

(L) Life positions available

(A) Attachments

(E) eSignature capabilities

©2019 Pershing LLC. Pershing LLC, member FINRA, NYSE, SIPC, is a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). For professional use only. Not intended for use by the general public. Pershing does not provide investment advice. Trademark(s) belong to their respective owners.



One Pershing Plaza, Jersey City, NJ 07399

PER_0219_3703_FST

FS-PER-SUB-2-19



BNY MELLON | PERSHING