Integrated Wealth Platform for Bank and Brokerage Custody

A single platform to grow your business

Consider Everything

BNY MELLON | PERSHING

Flexible, scalable solutions for complex financial lives

As technology transforms every aspect of our lives, clients with sophisticated financial needs are demanding a more robust and comprehensive wealth management experience. Financial services firms have an opportunity to offer the holistic and seamless interaction their clients expect by becoming more nimble and efficient.

A unified platform for bank and brokerage custody that is flexible and scalable is the key to becoming a premier wealth management firm.

The power of integration–bank and brokerage custody

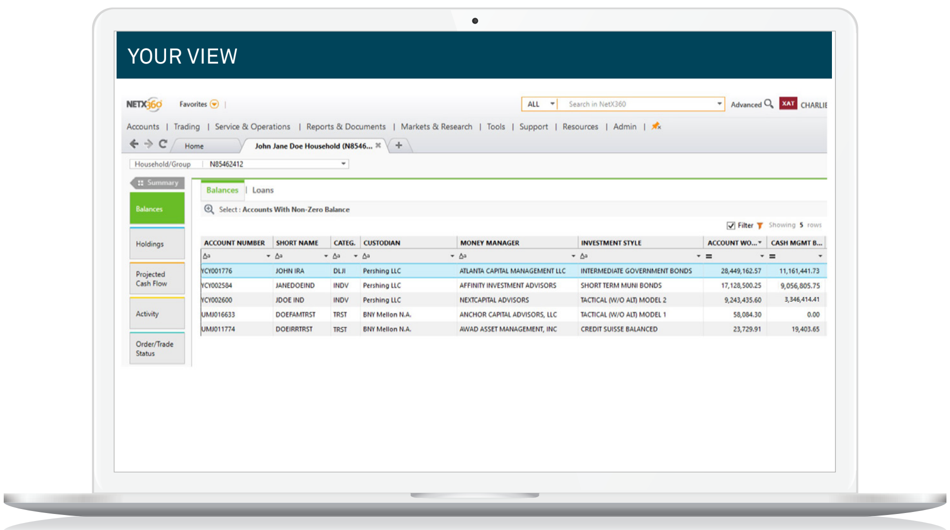
As the leading custodian to the financial world, BNY Mellon's Pershing brings together the power of two custodial accounting systems in an innovative fashion. Our state of the art brokerage technology is backed by the stability of the oldest financial institution in the U.S.

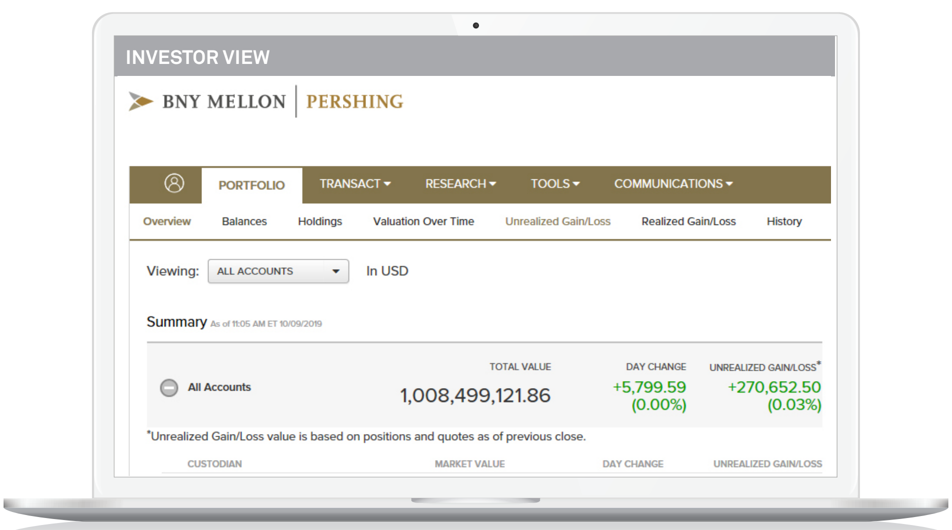
Our unified bank and brokerage platform includes straight-through processing, outsourcing capabilities and a single service team. We also offer enhanced integration capabilities with fintech providers through our robust library of APIs. Our commitment to technology and security makes us well-positioned to serve the world's most complex institutions, including wealth management firms, registered investment advisors, private banks and trust companies.

Innovative technology leads to greater efficiency

Our solution includes a single advisor workstation for bank and brokerage custody. We deliver a fully integrated trust accounting and global custody platform. This includes client on-boarding, asset movement and straight-through processing. It is designed to create the seamless experience your clients expect. In addition, our APIs allow data transfer where you need it, offering flexible and open integration with providers of your choice.

A SINGLE INTEGRATED PLATFORM AND EXPERIENCE





FLEXIBLE TECHNOLOGY BY THE NUMBERS

275+

CLIENT CONNECTIONS[5]

81

CLIENTS AND VENDORS USING THE API STORE

400+

THIRD-PARTY PROVIDERS INTEGRATED[6]

15

VENDORS IDENTIFIED AS STRATEGIC PARTNERS

[5] In the legacy API model (not API Store).

[6] Includes data consumption and Albridge AppLink.

All data as of December 31, 2020

One-point access.
A world of capabilities.

A UNIFIED USER EXPERIENCE
A single end-to-end workflow, and an enhanced experience for you and your clients.

OPEN AND OBJECTIVE
Access to third-party managers, robust trading capabilities, straight-through processing and integrated API technology to manage investors' entire wealth picture.

SOLUTIONS TO GROW, LEVERAGE AND TRANSFER WEALTH
We provide wealth transfer solutions including access to corporate trustees, and liquidity solutions such as securities-based consumer lending, fully paid securities lending and private banking through BNY Mellon, N.A.

TRUST SUPPORT
A single platform helps you fulfill your fiduciary responsibilities as a Corporate Trustee with principal and income accounting, tax-lot accounting and overdraft monitoring.

TAX AND REGULATORY REPORTING
Our solution enables efficient reporting to the IRS and streamlined compliance with the latest regulations.

BUSINESS CONSULTING AND THOUGHT LEADERSHIP
Services include business metrics and assessment, strategic planning, technology consulting, specialized guidance, and day-to-day oversight.

GLOBAL MARKET ACCESS
Our integrated capabilities allow investors to invest across international markets, diversify their portfolios effectively, and seize opportunities in a timely manner.

Outsourcing capabilities

With our client-centric model, you can outsource the functions that make sense for your business. Our specialists are organized into dedicated teams that act as an extension of your firm and deliver excellent service.
BNY Mellon's Pershing offers support for middle office processing, as well as your firm's back office functions.

INCREASE YOUR FOCUS ON:

- CLIENT FOCUS AND ASSET MANAGEMENT
- GROW YOUR BUSINESS
- ASSET MOVEMENT INITIATION
- FIDUCIARY AND TRUST ADMINISTRATION
- NEW ACCOUNT AND INITIATION
- KYC/AML
- CORPORATE ACTION AND PROXY INSTRUCTIONS
- FRONT-OFFICE SUPPORT

RELY ON US FOR:

- LETTERS AND TRANSACTION ADVICE
- CLEARANCE SETTLEMENT AND AFFIRMATION
- ACCOUNT TRANSFER
- CLASS ACTION PROCESSING
- CORPORATE ACTION AND PROXY PROCESSING
- BOOKS AND RECORDS ACCOUNTING
- SECURITY INFO / PRICING
- STATEMENTS
- TAX REPORTING
- ENTITLEMENT MANAGEMENT
- KYC/AML

Benefits of a wealth management platform that provides integrated bank and brokerage custody

1 Benefiting your business

- Increase efficiency in value, growth and profitability.
- Reduce costs and mitigate risks with the ability to manage your business all in one place.
- Access our dedicated service team that is skilled in both bank and brokerage custody.
- Expand your business by meeting the needs of investors who require both bank and brokerage custody.

2 Benefiting your advisors

- A holistic view of investors' assets enables advisors to see the big picture and manage complex finances.
- Exception-based workflow processes used by advisors, trust officers and operations teams offer complete transparency.
- Automated account opening, reporting and asset servicing creates more time for advisors to spend deepening relationships with investors.

3 Benefiting your investors

- Real-time access to assets provides investors a unified view of their wealth, enabling them to maximize opportunities.
- An independent and qualified third-party custodian offers superior oversight and security of assets.
- A sophisticated platform provides the complete range of wealth appreciation, protection, transfer and leverage solutions, as well as access to global markets.

Solutions for your investors

Address both sides of your investors' balance sheets with agnostic and innovative solutions from proprietary and third-party managers, including:

- A variety of alternative investment vehicles through platform and direct partnerships.
- Strategic lending solutions for investors' credit needs.
- Dedicated private bankers that provide access to sophisticated liquidity management solutions, including securities-based lending, jumbo mortgages and deposit accounts.
- Cash management flexibility and choice, including one of the broadest cash sweep programs in the industry with competitive yields.
- Through Trust Network, investors have access to trustee services from some of the nation's most highly regarded trust companies, as well as charitable trust administration for self-trusteed charitable trusts.
- A robust menu of solutions to meet charitable giving needs, including donor-advised funds (DAFs) and charitable trust administration.

Solutions for your business

RELATIONSHIP MANAGEMENT

We bring together the best people and practices across our enterprise in order to deliver excellent service, innovative technology, financial solutions and practice management to help you thrive.

Our high-touch approach means that our service team works with fewer advisors, so you get the focused attention you deserve. Your Relationship Manager provides one-on-one consulting leadership to help you define your strategic business plan and your firm's priorities on a regular basis.

BUSINESS CONSULTING

We compete for you, rather than against you—to help you manage all aspects of your business and better serve your investors. We are purely a business-to-business organization. Our interests are aligned with your business, and we succeed when you succeed.

We offer specialized guidance, with associates who are 100% dedicated to serving the needs of wealth managers. Our disciplined framework for action-oriented consulting includes development, deployment and ongoing review.

TRANSITION PLANNING AND CLIENT ONBOARDING

Our highly experienced transition team, made up of senior leaders and specialized management, gives you personalized attention from start to finish. Detail-oriented plans take into account each step of the process and the impact on you, your home office and your investors.

Your transition manager leads your onsite review, training and business analysis. We also assist in completing account opening and servicing documents, including offering e-signature solutions through DocuSign. Our goal is to deliver an improved client experience with minimal business disruption.

Efficient. Transparent. Unified.

Our continuous enterprise-wide investment in innovation, technology and hands-on consulting can help you improve the investor experience, drive advisor and investor satisfaction, increase operational efficiencies, and reduce risk—all while navigating an evolving regulatory environment. We will collaborate with you to streamline your operations and position you to outperform.

Talk to us about our integrated bank and brokerage custody solutions.

Visit pershing.com or contact your Relationship Manager.

THE POWER OF OUR ENTERPRISE[7]

BNY Mellon

230+ year history
THE OLDEST FINANCIAL INSTITUTION IN THE U.S.

$41.7 trillion
ASSETS UNDER CUSTODY AND/OR ADMINISTRATION

$2.2 trillion
ASSETS UNDER MANAGEMENT

Pershing

#1
U.S. CLEARING FIRM[8]

OVER
$2 trillion
GLOBAL CLIENT ASSETS

OVER
$2 billion
NET CAPITAL

[7] All data as of March 31, 2021.
[8] Based on number of broker-dealer clients. *InvestmentNews,* 2019.

BNY MELLON | PERSHING

pershing.com

One Pershing Plaza, Jersey City, NJ 07399

PER___3987_BRO__Bank & Brokerage Custody Brochure - Content Update__0321

BRO-PAS-INTBANK-0421