



PUTTING WEALTH IN PERSPECTIVE

Proven Solutions and Services
for the Discerning Investor



**YOUR WEALTH IS THE
FOUNDATION FOR A
secure future.**

> **BNY** | PERSHING

YOUR WEALTH DESERVES A SOPHISTICATED APPROACH

Your wealth is the foundation for a secure future, a springboard for new opportunities, and a legacy to be passed on. At BNY Pershing, we understand the aspirations that drive successful investors. We offer sophisticated wealth management solutions designed to help you achieve your vision.

Partnering with your advisor

We collaborate with experienced wealth advisors, like yours, to provide a comprehensive approach to wealth management. Together, we craft personalized strategies that address your goals—from growing and protecting your assets to ensuring a smooth wealth transfer to future generations.

We understand your goals

Our wealth solutions encompass the distinctive needs of top-tier households. For more than 80 years, BNY Pershing has worked behind the scenes with successful advisors and their clients.

You and your wealth advisor can rely on us for



Comprehensive, institutional-quality investment solutions



Access to private banking solutions through BNY, N.A.



Robust trading capabilities and straight-through processing



Integrated technology to manage your entire wealth picture



Effective practice management resources and actionable insights

¹ Pershing LLC and its global affiliates

² Pershing LLC

The power of our enterprise

You gain access to the best of both worlds—the resources of BNY combined with the specialized expertise of BNY Pershing. Together, we deliver a comprehensive experience that is specifically tailored for the wealth market.

BNY

\$47.8 trillion
in assets under custody and/or administration

\$2.0 trillion
in assets under management

As of December 31, 2023

BNY PERSHING

\$2.5 trillion
in global client assets¹

\$2.5 billion
in net capital²

Put your trust in us

We bring together high-touch service, an open digital platform and the breadth of the BNY enterprise to deliver a differentiated experience to support your advisor.

Strength and stability

Your wealth advisor has access to the depth of resources and breadth of solutions that only a global financial leader like BNY can provide.

- BNY is the largest custodian in the world with \$47.8 trillion in assets under custody and/or administration (as of December 31, 2023)
- Designated as a Global Systemically Important Bank (G-SIB), we have a rigorous approach to liquidity testing and deposits supported by the strength of our highly rated balance sheet
- Sole provider of US government securities settlement, processing \$10 trillion of securities daily and \$2.5 trillion of payments a day

We are dedicated to your success

We offer a variety of solutions including access to:

- Personalized investment options, including traditional and alternative assets
- Streamlined platform where you and your advisor can manage your financial holdings, including bank and brokerage assets
- Unique financial experiences with personalized banking solutions and tailored lending options



Fulfilling your vision for the future

Your aspirations may include:

- Growing and preserving your assets
- Generating an income stream that meets current and future obligations
- Mitigating volatility and managing risk
- Creating a plan to give back
- Investing according to personal values
- Maintaining diversification and liquidity in your business
- Incorporating the most effective trust structures

Managing both sides of the balance sheet

We understand the importance of maximizing the potential of your wealth. Your strong financial standing can be leveraged to pursue additional business opportunities or fund real estate purchases. The investments in your portfolio can generate additional income or be used as a source of credit.

With BNY Pershing, your wealth advisor has access to private banking solutions and other sophisticated liquidity strategies that may help you:

- Improve cash flow
- Avoid the untimely sale of securities
- Minimize taxes
- Reduce high-cost debt
- Diversify your portfolio
- Fund real estate purchases
- Maximize investment opportunities

We offer access to lending solutions that reflect your entire financial situation, including illiquid assets.

We empower you to achieve these goals and more, providing the resources and expertise to:

**NAVIGATE THE COMPLEXITIES
OF WEALTH MANAGEMENT**
with confidence.

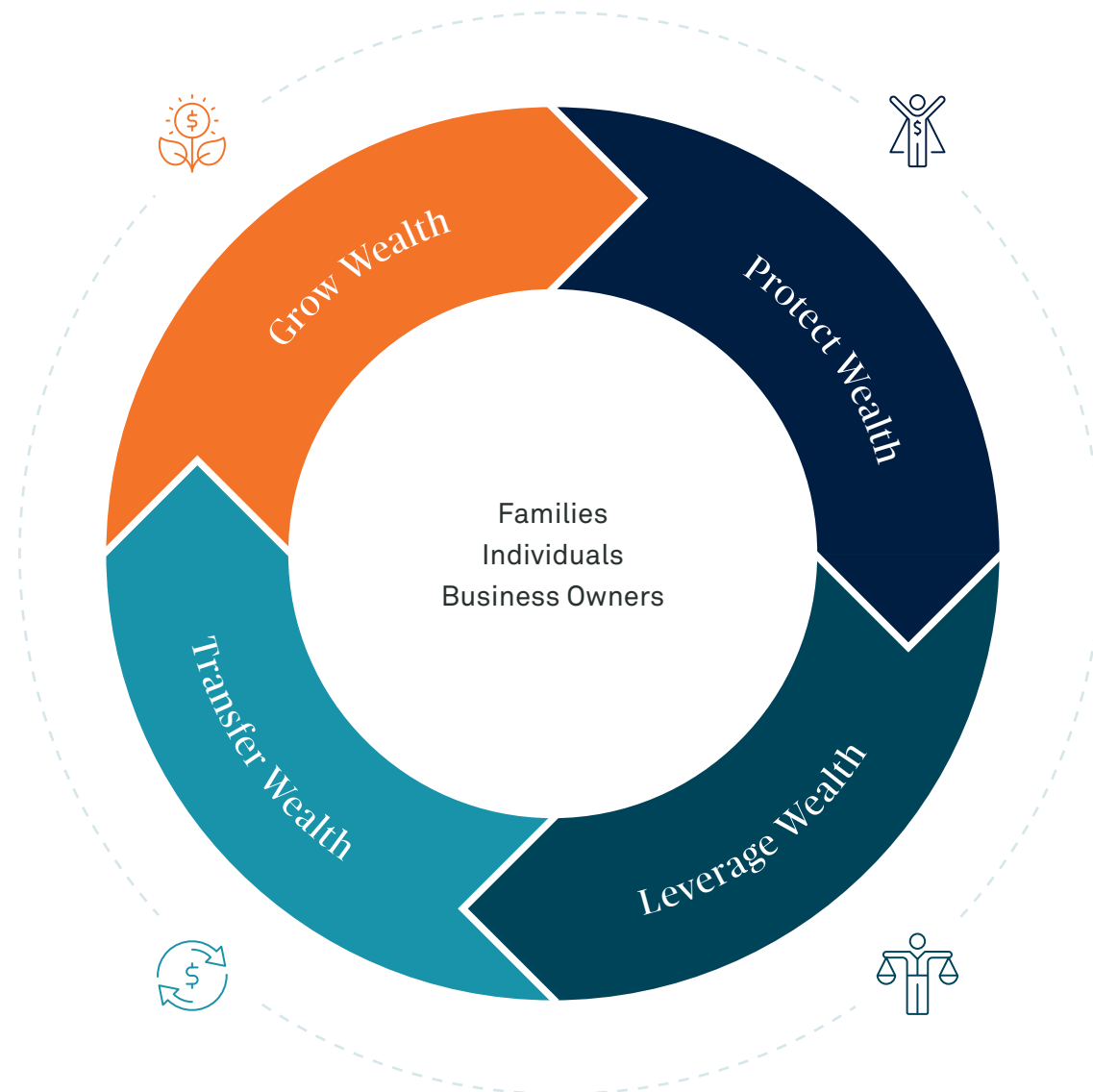


Solutions for the entire wealth journey

Access a comprehensive suite of wealth management solutions designed to meet your evolving needs.

Our wealth strategies grow with you.

Our wealth solutions are designed around four overarching goals. Some of these solutions will be used in different ways at different stages of your journey. But all are carefully chosen to support the spectrum of your unique goals.



Our Wealth Solutions



Grow Wealth

- Flexible Managed Account Solutions¹
- Traditional and alternative investments
- Socially responsible investments



Protect Wealth

- Fixed income investments
- Structured products
- Custodial choices²
- Tax-managed investing
- HNW insurance solutions



Leverage Wealth

- Private banking through BNY, N.A.²
- Non-purpose lending
- Fully paid securities lending
- Margin lending



Transfer Wealth

- Donor-advised funds
- Charitable trust administration
- Access to corporate trustees

¹ Managed Account Solutions may be provided by BNY Mellon Advisors, Inc., an investment adviser registered in the United States under the Investment Advisers Act of 1940. BNY Mellon Advisors and Pershing LLC are each wholly owned subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC.

² Bank custody and private banking solutions are provided by BNY Mellon, N.A., member FDIC, a wholly owned subsidiary of The Bank of New York Mellon Corporation. Except with respect to uninvested cash held in a bank deposit account chosen by client as part of a sweep election, assets custodied at BNY Mellon, N.A. are segregated from the general assets of BNY Mellon, N.A. Credit and mortgage services are subject to application and credit approval.

An exclusive and sophisticated focus on investing

Your needs are unique, from the sources of your wealth to the plans you have for the future. Business owners need to grow the value of their enterprise without neglecting their personal wealth. C-suite executives must mitigate the risk of having their wealth linked to the performance of a single stock. Those with inherited wealth face the complexity of ensuring the continuation of the family's lifestyle in future generations.

With BNY Pershing supporting your advisor, you gain a dedicated team that understands your needs.

Your advisor can design investment strategies using:

- A global suite of traditional and alternative solutions to enact the full range of investment objectives and hedge against risk
- A deep pool of fixed income instruments and tailored strategies for those who seek income
- Cash management solutions to suit your complex financial situations
- Third-party investment management through our established relationships with institutional-quality asset managers
- Socially responsible strategies that help your advisor align your portfolios with your values
- Solutions and strategies to manage the impact of taxes on your wealth

In addition, you and your wealth advisor get access to the focused expertise of boutique firms through BNY, the world's largest multi-boutique investment manager.

WE ADDRESS THE BIG PICTURE and the details.

Trading Services

Our trading specialists seek to provide best execution on behalf of your wealth advisor.

YOU CAN RELY ON:

- 01 Our ability to provide comprehensive access to liquidity for equities, bonds and options.
- 02 A fixed income offering that connects you with over 100,000 bids and offers daily.
- 03 Ability to trade in more than 60 markets globally.

We can provide a fully outsourced trading solution that allows your advisor to leverage a professional trading desk, automated online tools or both.



Invested in your success

Maximizing your returns and achieving your financial goals are paramount. BNY Pershing empowers your wealth advisor with the resources and expertise to craft a personalized investment strategy tailored to your unique needs.

Your advisor gains access to our extensive knowledge base and strategic wealth management thought leadership. Our integrated technology solutions, like NetX360+®, streamline workflows and provide your advisor with a unified view of your assets, allowing them to dedicate more time to managing your investments.

We offer comprehensive practice management resources to help your advisor run a more efficient and successful firm, ultimately benefiting you, the investor.

**MAXIMIZE YOUR RETURNS
AND ACHIEVE YOUR
financial goals.**

Building long-term value

Our success is intrinsically linked to yours. We are committed to providing the support and resources that enable your advisor to deliver exceptional service and maximize the value of your investments.

By investing with a BNY Pershing-supported advisor, you gain access to a dedicated team focused on building long-term value for your portfolio.

WHAT TO EXPECT >>

01

Our infrastructure and technology are designed to empower your advisor to prioritize your investment goals

02

Your advisor leverages BNY Pershing's market research and data analysis to make informed investment decisions on your behalf

03

BNY Pershing seamlessly integrates with your advisor's existing technology platform, ensuring a smooth and efficient investment experience for you



PROTECTING YOUR WEALTH

We understand the importance of security and transparency when it comes to your investments. Partnering with your advisor and BNY Pershing ensures your assets are protected.

- Our robust infrastructure and rigorous compliance standards safeguard your assets
- Your advisor receives regular reports detailing your investment performance and asset allocation, keeping you informed
- We offer access to diverse investment opportunities while maintaining the highest security standards

Invest with confidence, knowing your wealth is protected by a global leader in wealth management.

About BNY

BNY is a global financial services company that helps make money work for the world — managing it, moving it and keeping it safe. For 240 years we have partnered alongside our clients, putting our expertise and platforms to work to help them achieve their ambitions. Today we help over 90% of Fortune 100 companies and nearly all the top 100 banks globally access the money they need. We support governments in funding local projects and work with over 90% of the top 100 pension plans to safeguard investments for millions of individuals, and so much more. As of March 31, 2024, we oversee \$48.8 trillion in assets under custody and/or administration and \$2.0 trillion in assets under management.

BNY is the corporate brand of The Bank of New York Mellon Corporation (NYSE: BK). We are headquartered in New York City, employ over 50,000 people globally and have been named among Fortune's World's Most Admired Companies and Fast Company's Best Workplaces for Innovators. Additional information is available on www.bny.com. Follow us on [LinkedIn](#) or visit our [Newsroom](#) for the latest company news.

About BNY's Pershing

BNY Pershing (member FINRA, NYSE, SIPC) is a leading provider of clearing and custody, trading and settlement, advisory and investment solutions, data insights, tax advisor consulting and other services to wealth management and institutional firms looking to grow their businesses. For more information, go to www.pershing.com.

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Tax considerations, while important, are just one factor to consider before making any investment decision. Neither Pershing nor its affiliates is a tax advisor and this communication does not constitute tax advice. Advisors should consult with a qualified tax professional for specific tax advice.

For more information about BNY Mellon Advisors, as well as its products, fees and services, please refer to BNY Mellon Advisors' Form CRS (Customer Relationship Summary) and applicable Form ADV Part 2 Wrap Fee Brochure (Managed360® Program or Co-Sponsored Programs) or the Firm Brochure, which may be obtained by writing to: Pershing LLC, Attn: Legal, 1 Pershing Plaza, Jersey City, NJ 07302, or by calling (800) 200-3033, option 3.





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