

# PUT YOUR TRUST IN US

➤ **BNY** | PERSHING

BNY, America's oldest bank, has a demonstrated track record of trust and resilience—proudly built up over 240 years—that puts us in a position of strength to serve you and your clients. As a wholly owned subsidiary, BNY Pershing shares a similar legacy of strength and stability. Our practices are time tested from almost 85 years of real-life experiences. We are 100% committed to protecting, servicing and reporting assets for you through all market conditions.

## BY THE NUMBERS

### BNY

**\$53.1 TRILLION**

Assets under custody and/or administration

**\$2 TRILLION**

Assets under management

### BNY PERSHING

**\$2.5+ TRILLION**

Global client assets

**\$2+ BILLION**

Net capital

March 31, 2025

## STRENGTH & STABILITY

As a BNY Pershing client, you have access to the depth of resources and breadth of solutions that only a global financial leader like BNY can provide.

### BNY

Largest custodian in the world with **\$53.1T** in assets under custody and/or administration (as of March 2025)

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 **\$10T** of securities daily and **\$2.5T** of payments a day

### BNY WORKS WITH:

**20%** of the world's investable assets

**72%** of the Fortune 500 Companies

**89%** of the Top 100 Investment Managers worldwide

**97%** of the Top 100 Banks worldwide

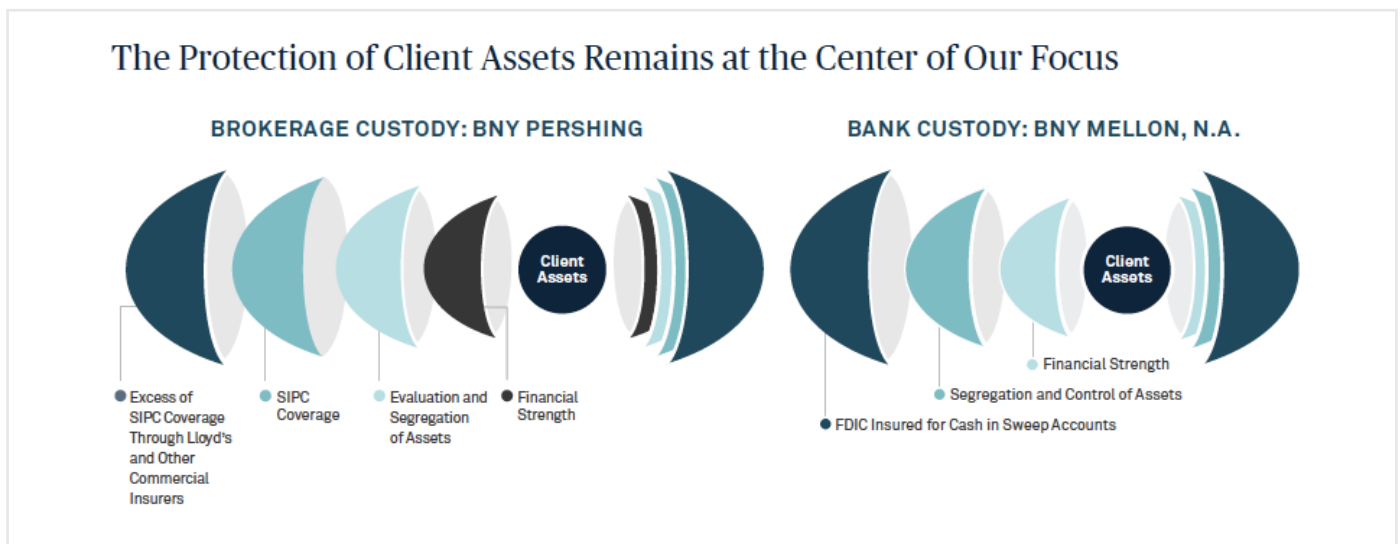
**#1** Service provider for broker-dealers in the U.S. Custodian of choice for 1/3 of all RIAs who have a billion dollars or more under management<sup>1</sup>

First in the industry to offer the choice and convenience of viewing both bank and brokerage custody platforms in one technology experience

“B2B” provider serving over **1,000** financial services firms and their **8M** investor accounts, with no retail conflicts

## PROTECTION OF ASSETS

BNY Pershing works behind the scenes to help financial institutions serve their clients. We protect client assets through rigorous internal control measures. Safekeeping, servicing, segregation and the reporting of client assets is at our core.



## SEGREGATION AND CONTROL OF ASSETS

### Bank Custody: BNY Mellon, N.A.

BNY Mellon, N.A.'s structure requires clients' securities be segregated from the securities of the bank, and from those of other clients. The securities in a client's account with BNY Mellon, N.A. are the property of that client and are held in nominee name. As clients' assets and accounts are separately accounted for, creditors of The Bank of New York Mellon Corporation and those of BNY Mellon, N.A., and their subsidiaries do not have any rights to the securities in client accounts. Shares of money market mutual funds, as investment securities, also fall within this rule. Any asset, of course, is subject to losses or gains from an investment perspective.

There are also established regulatory controls that cover our institution. As a publicly traded company, The Bank of New York Mellon Corporation periodically files publicly available reports with the SEC. In addition, as a financial holding company, it is regulated by the Board of Governors of the Federal Reserve System. BNY Mellon, N.A. is regulated by the Office of the Comptroller of the Currency, which is part of the U.S. Department of the Treasury.

## Brokerage Custody: BNY Pershing

BNY Pershing's core financial strength provides the first measure of protection for our global client assets. Our parent company, BNY, is one of the world's largest global custodians. While financial strength does not protect against loss due to market fluctuation, our internal controls and regulatory oversight help maintain our stability and focus.

**BNY Pershing protects client assets through rigorous internal control measures. An annual audit by a major independent audit firm and the audit team at our parent company, BNY, helps to monitor controls that are in place. In addition, a Service Organization Control report conducted by an independent audit firm provides additional evaluation of the design and operating effectiveness of BNY Pershing's internal controls.**

Investors' fully paid-for physical assets are segregated from our own, with quarterly vault inspections conducted. In addition, we segregate cash and/or qualifying securities in special reserve bank accounts for the exclusive benefit of investors, to protect investors' funds in the unlikely event of BNY Pershing's failure and liquidation.

BNY Pershing is a FINRA member broker-dealer registered with the U.S. Securities and Exchange Commission (SEC). BNY Pershing is registered in all 50 states as well as the District of Columbia and Commonwealth of Puerto Rico, and certain foreign jurisdictions.

## SECURITIES INVESTOR PROTECTION CORPORATION (SIPC®) COVERAGE

BNY Pershing is a member of SIPC. Securities in your account are protected up to \$500,000. For details, please see [www.sipc.org](http://www.sipc.org)

## EXCESS OF SIPC COVERAGE THROUGH UNDERWRITERS AT LLOYD'S AND OTHER COMMERCIAL INSURERS

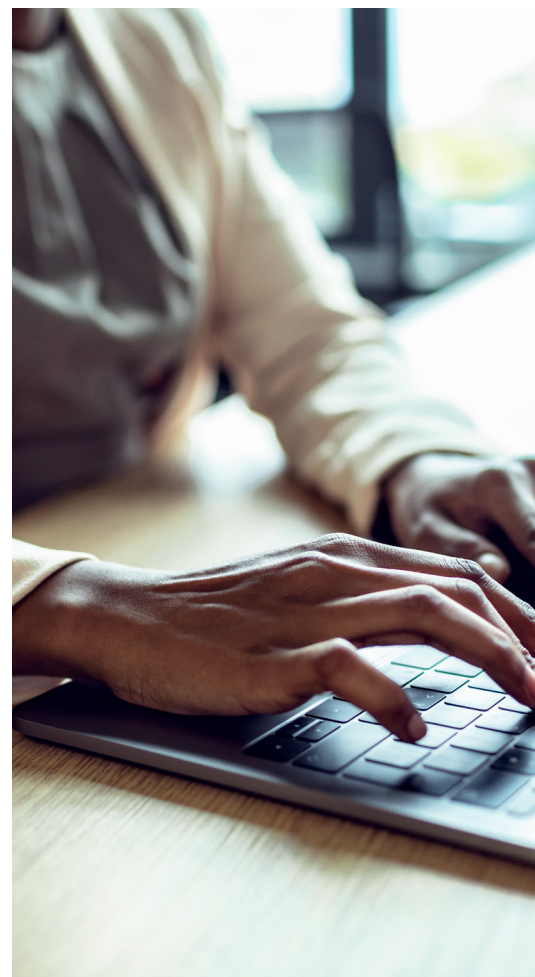
In addition to SIPC protection, BNY Pershing provides coverage in excess of SIPC limits from certain underwriters in Lloyd's insurance market and other commercial insurers. The excess of SIPC coverage is valid through February 10, 2026, for Pershing LLC accounts. It provides the following protection for Pershing LLC's global client assets:

- ▶ An aggregate loss limit of \$1 billion for eligible securities—over all client accounts
- ▶ A per-client loss limit of \$1.9 million for cash awaiting reinvestment—within the aggregate loss limit of \$1 billion

SIPC and the excess of SIPC coverage do not protect against loss due to market fluctuation.

An excess of SIPC claim would only arise if BNY Pershing failed financially and client assets for covered accounts—as defined by SIPC—cannot be located due to theft, misplacement, destruction, burglary, robbery, embezzlement, abstraction, failure to obtain or maintain possession or control of client securities, or to maintain the special reserve bank account required by applicable rules<sup>1</sup>.

1. SIPC coverage is only applicable to the balances in customer accounts on our brokerage custody platform



# FEATURED SOLUTIONS

## Cash Management Solutions

Choose from a variety of sweep options

- Money market mutual funds including Dreyfus government and treasury portfolios
- FDIC eligible bank deposit sweep products that provide for FDIC insurance coverage on balances up to \$2.5M
- SIPC coverage on the cash and securities in your account protected up

## Brokerage Custody

Work with the industry's largest provider of clearing and settlement solutions,<sup>2</sup> designed to help you power your business by driving growth, creating scale and managing costs, and working with you to stay ahead of new regulations.

## Bank Custody

Access an integrated bank and brokerage custody solution that provides choice and the convenience of unifying both your bank and brokerage accounts, within one technology experience.

- BNY Pershing offers flexibility and choice for advisors across technology solutions, integrations, and pricing models
- Brokerage and Bank Custody offerings/Wealth and Institutional clearing support

## Lending

Choose from our lineup of competitive solutions to help manage liquidity, enhance investment power and increase your clients' income.

- Margin Lending
- Non-Purpose lending (LoanAdvance™)
- Private Banking through BNY Mellon, N.A.
- Fully Paid Securities Lending

## Trading & Execution Services

Use our cutting-edge trading platform designed to ensure quality and timely execution of your orders. We offer access to a variety of trading choices—backed by strength and liquidity, high-touch support, cutting-edge technology and relationships with the nation's leading financial institutions.

Our offering includes:

- Electronic and high-touch trading for equities, fixed income, options and exchange-traded funds (ETFs)
- Securities execution capabilities in more than 60 markets
- Foreign exchange coverage in over 80 markets
- Market commentary and analysis
- Support for algorithmic trading strategies, smart order routing, and execution in both securities and foreign exchange markets globally

## Investment Solutions

Select from wide range of available Investment Solutions to support your clients throughout their wealth lifecycle, including:

- Alternative Investments
- Treasuries
- CDs
- Separately Managed Accounts (SMAs)
- Unified Managed Accounts (UMAs) Program
- Overlay Services
- MF/ETF Strategist Models
- Fixed and Flexible Models
- Insurance Annuities
- Retirement and Decumulation Strategies
- Estate Planning



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