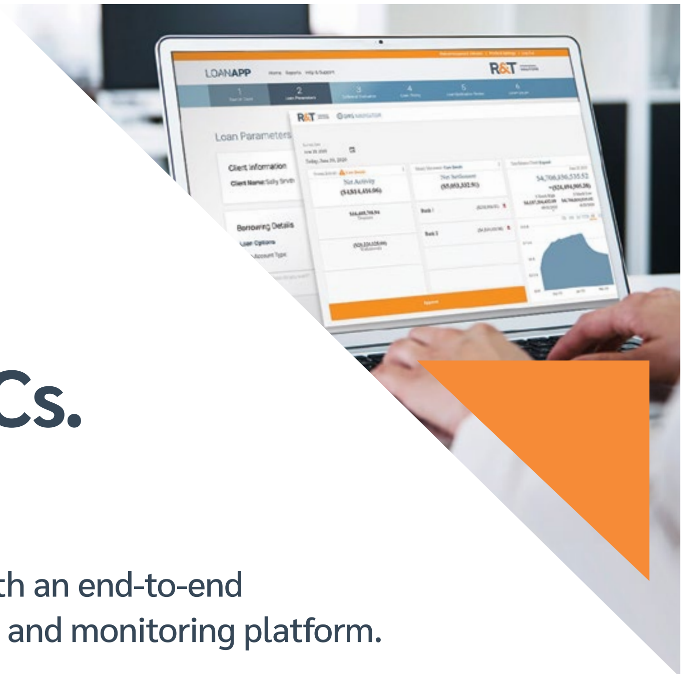
R&T® DEPOSIT SOLUTIONS



Loan Management System (LMS) for Wealth Advisors

Streamline Loans. Offer Profitable SBLOCs. Attract More Clients.

Automate your securities-based lending process with an end-to-end origination, underwriting, and collateral evaluation and monitoring platform.

Our Loan Management System (LMS) is a cost-effective platform that allows your customers to access liquidity using their securities as collateral. Through LMS, you can streamline the origination, underwriting, collateral evaluation, and monitoring of securities-based lines of credit (SBLOCs).

SBLOCs provide a tax-efficient way to help your customers finance a range of short-term liabilities, including payments to beneficiaries, annual gifts, large purchases, annual donations, or business financing. With LMS, SBLOCs can be initiated in under 5 minutes through a fully automated, end-to-end solution.

Benefits to Customers

- Cost-effective
- Tax efficient
- Higher borrowing power
- Approval and funding in 24-48 hours

Program Advantages for Wealth Advisors

Automated
Initiate SBLOCs in under 5 minutes with our turnkey, end-to-end solution that automates the entire origination, underwriting, and collateral monitoring process.

Flexibility
The modular design supports your unique business needs and integrates seamlessly with internal and external systems.

Competitive Edge
A comprehensive offering to help attract and retain experienced advisors.

Support
In-field sales professionals, wholesale product training, and a robust network of third-party lenders to support your business.

Security
Designed to help you meet your customers’ privacy and cyber security needs.

Scalable Advisor Recruiting
Automated transition of existing pledged accounts to simplify the recruiting process and seamlessly onboard advisors and their customers.

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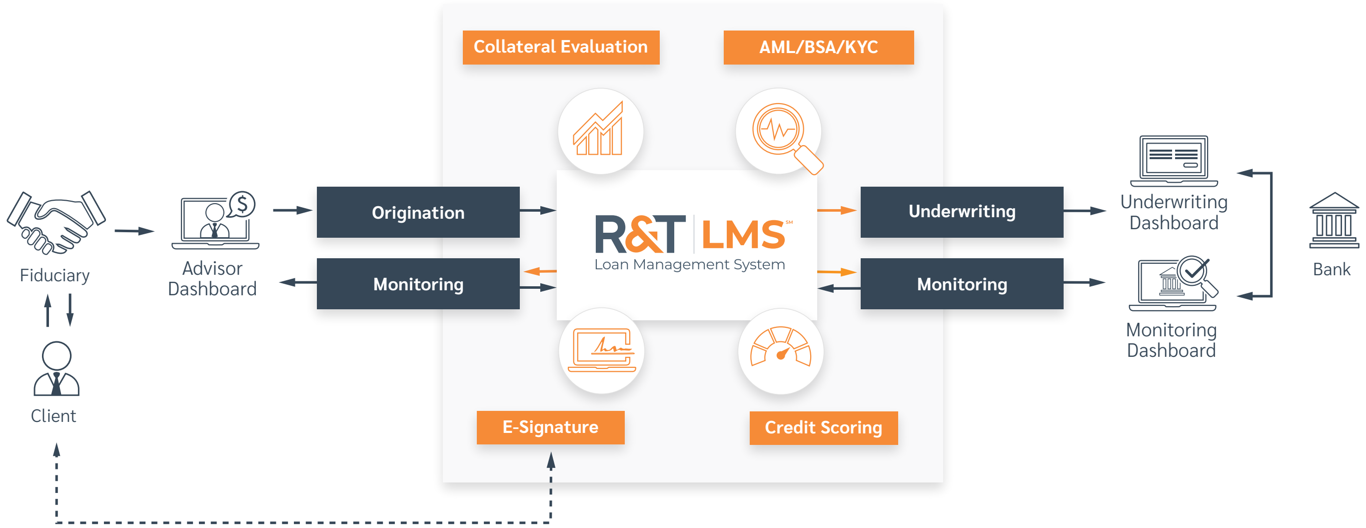
How It Works

Our turnkey LMS is simple to use and intuitive. Modular by design, it provides the flexibility to operate as a complete stand-alone system or integrate with external providers.

Using the configurable and branded interface, you can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for clients in minutes. Once the application is complete, LMS streamlines the underwriting process, including AML/BSA/KYC, credit scoring, collateral review, e-signature, and exception processing.

Banks that participate in the R&T Insured Deposits (RTID®) program, administered by R&T, can finance SBLOCs with stable, cost-effective cash sweep deposits.



R&T Deposit Solutions provides banks, broker-dealers, trust companies, wealth managers, and other financial institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep, deposit funding and securities-based lending needs.

Contact us to learn more:

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Version MKT-107-002 – 10 April 2024