

## Loan Management System (LMS) for Trust Departments

# 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 Trust Departments

### 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 data security needs.

### Scalable Advisor Recruiting

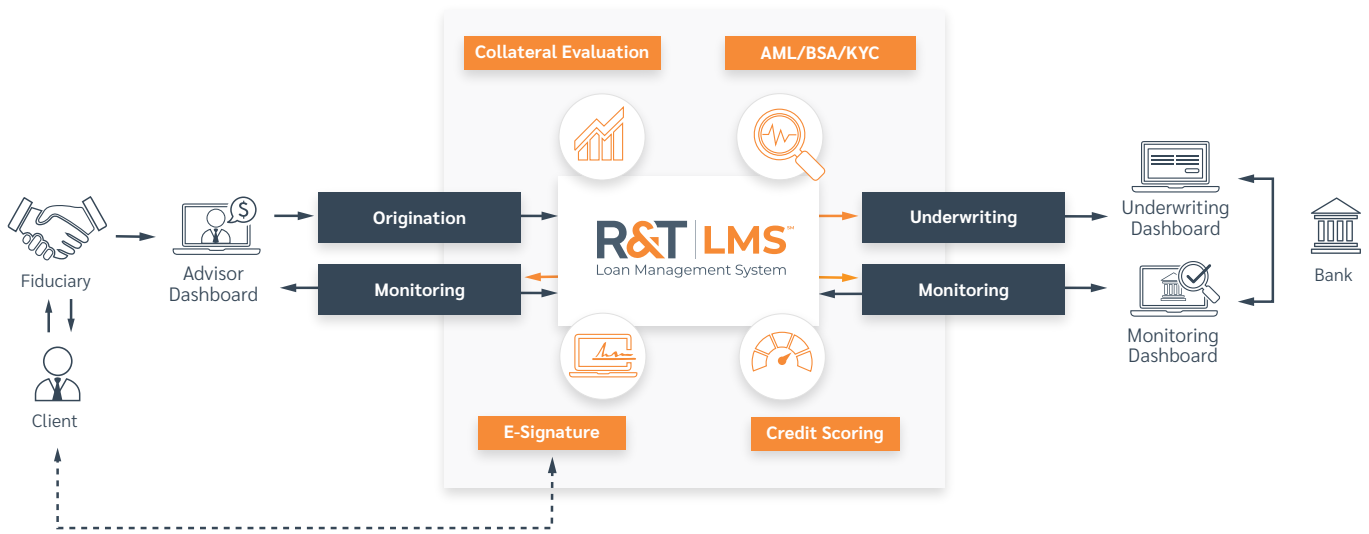
Automated transition of existing pledged accounts to simplify the recruiting process and seamlessly onboard advisors and their customers.

## 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<sup>®</sup>) 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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