



ENVESTNET

Unified Lending Platform

Delivered by Envestnet and Advisor Credit Exchange

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TODAY'S FOCUS



**Meet the Investnet
Credit Exchange**

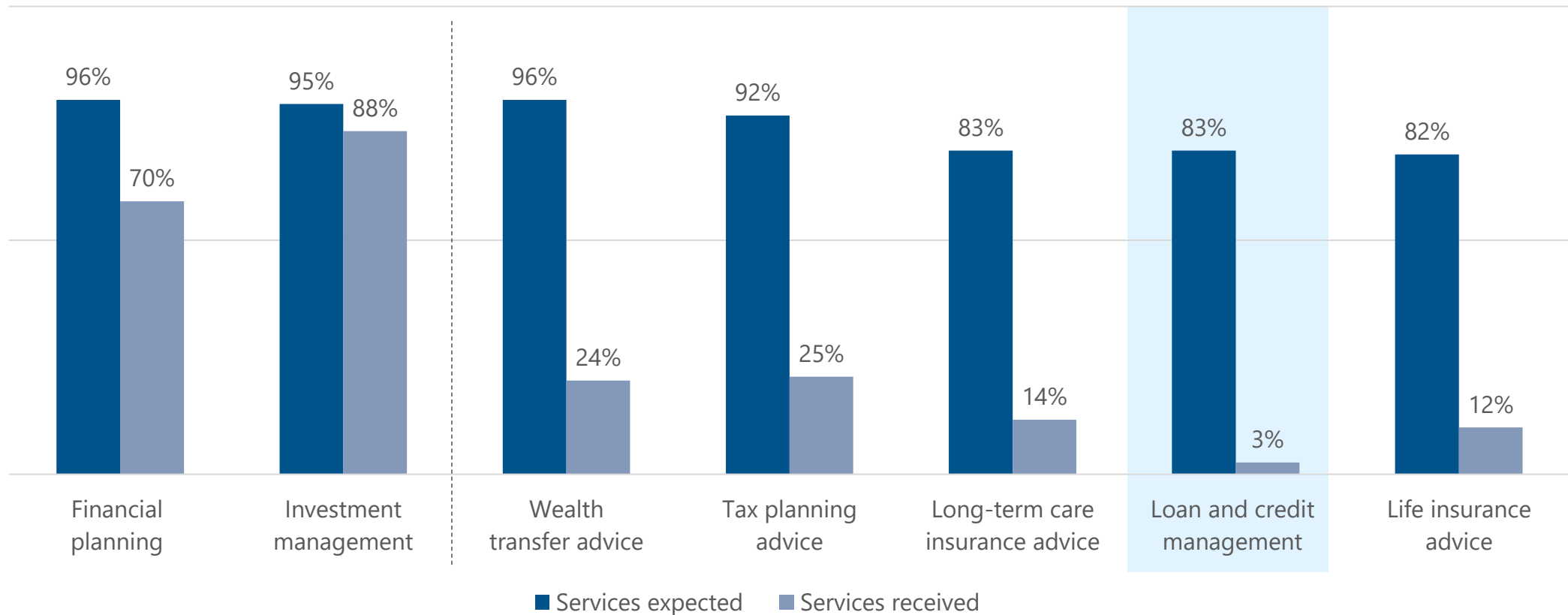


**See How the
Platform Works**



**Getting
Started**

Clients Look to Their Advisor for Credit Advice



Source: Spectrem August 2018 Defining Wealth Management.

Why Client Credit Needs Remain Unfulfilled

Choice

Limited product offers vs. traditional lenders

Fear

Fear of an application decline or uncompetitive loan rate or terms

Process

Uncertainty about the process and service quality across lenders

The credit discussion provides deep insight into clients' total financial assets and can lead to investment and insurance opportunities.



Managing Credit: The Envestnet Credit Exchange

Building Wealth With Credit

The Envestnet Credit Exchange empowers advisors to help clients manage credit as strategically as they manage investments

Vision

Take the Mystery Out of Lending

Mission

Empower advisors to deliver advice-driven financing that helps clients manage *both sides of the balance sheet* to better build net worth and achieve financial wellness

How

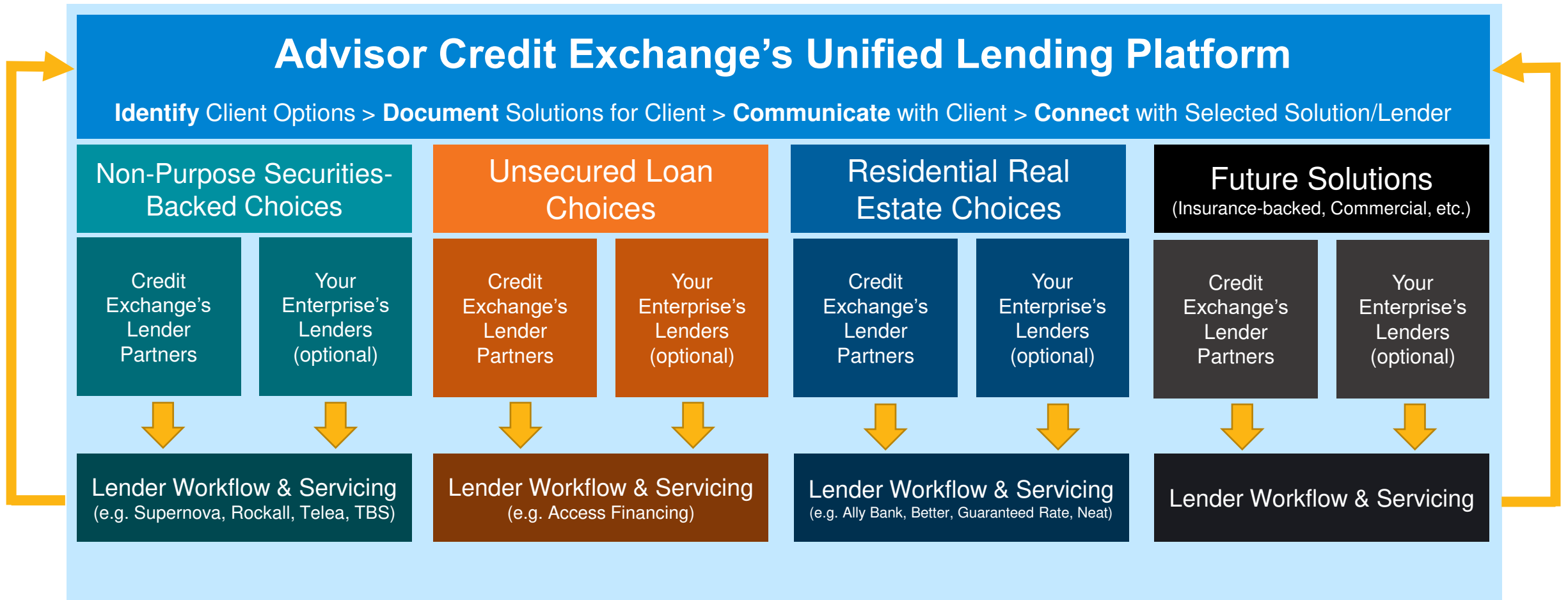
With a broad range of easily accessed, pre-qualified credit options from high-caliber lenders, advisors are inspired to become fully integrated wealth managers

Introducing the Credit Exchange

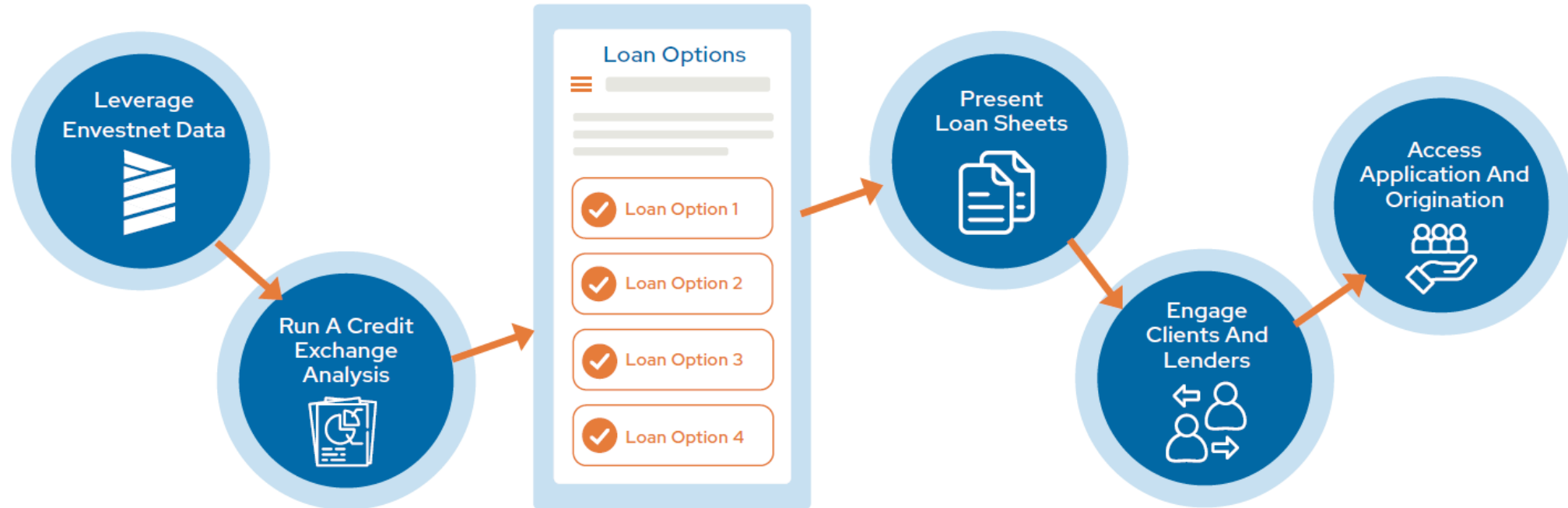


The Envestnet Credit Exchange seamlessly integrates the Advisor Credit Exchange's digital loan platform (ACx) into the Envestnet Desktop. With single sign-on, advisors gain instant access to a broad range of pre-qualified loan options from a highly select group of lending partners through a unified lending platform.

A unified approach to deliver lending insights and choices for your advisors



The Platform: How It Works



Loan alternatives are generated in real time, including loan opportunity sheets detailing terms and pricing with a direct connection to lenders for application and origination.

Diverse Lending Solutions on One Platform

Consumer

Commercial



Collateralized Lending

Securities-backed Line of Credit

Insurance-backed Line of Credit



Unsecured Loans

Debt Consolidation

Auto Financing

Home Improvement

Practically Anything



Residential Loans

Purchase

Refinance

Refinance + Cash Out

Investment



Luxury-Backed Loans

Aircraft

Fine Jewelry

Fine Art



Business Loans

Small-Mid Business

Commercial Real Estate

Cash Flow

Specialty Finance



Advisor Capital Strategies

New Firm Initiative

Succession Planning

Strategic Acquisition

Monetize Ownership Stake

Consumer Lending At-A-Glance



Collateralized Lending

First Citizens

Nationwide

TD Bank

The Bancorp



Personal Loans

LightStream, a division of SunTrust (Truist)

Upgrade



Residential Loans

Ally Bank

Better

Guaranteed Rate

Neat Loans



Luxury Loans*

Luxury Asset Capital

*Solutions available today, prior to technology integration.

Commercial Lending At-A-Glance



Business Loans*

Multiple Sources
+
Additional Partners
in 2021/2022

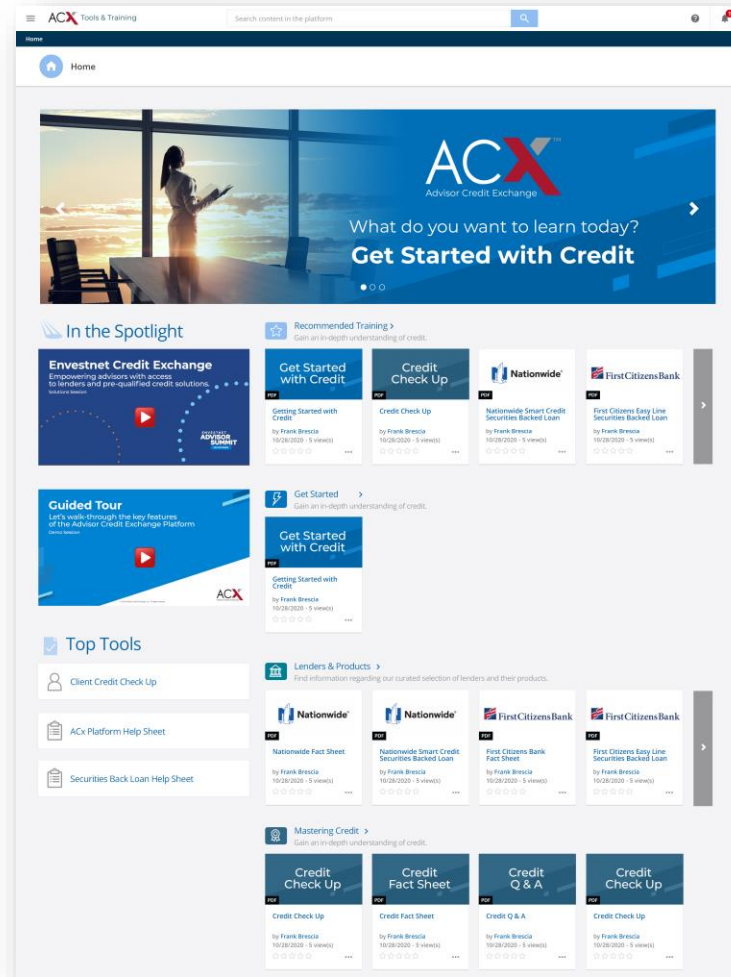


Advisor Capital Strategies*

Advisor Services Exchange (ASx)
Merchant

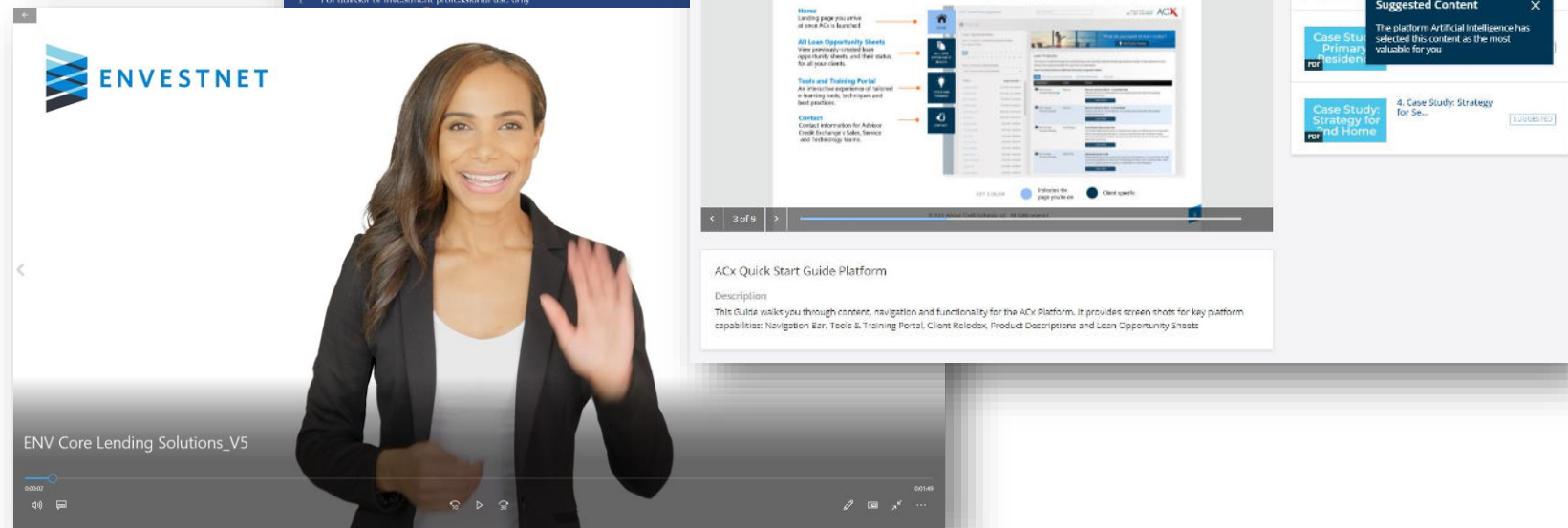
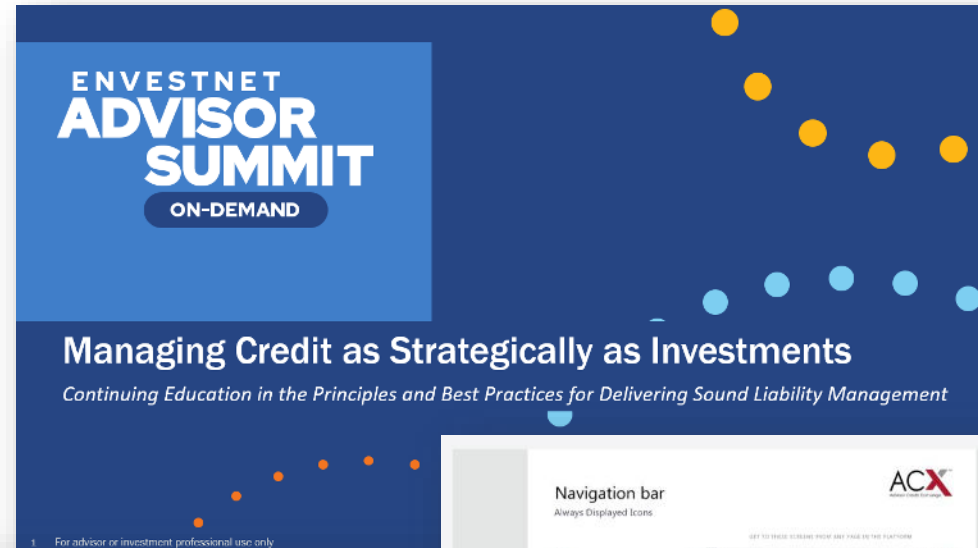
*Solutions available today, prior to technology integration.

360° Advisor Engagement & Support



Training & Coaching

- *Managing Credit as Strategically as Investments*
- Platform best practices
- Personalized loan opportunity “Book Review”
- Loan solutions overview
- Coach Sali



Lender Resources

Advisors can leverage the insights, experience, and resources available through our lender partners.

- Product-specific training
- Use cases
- Virtual or on-site support – including new business or client retention
- On-demand videos



Strengthen Client Relationships with LightStream

LightStream offers an easy way to:

- Further engage your existing clients
- Reach new prospects with a broad lending solution
- Help your clients reach their financial goals

What is LightStream?

LightStream is the nation's premier online lender, offering exceptional rates and superior service on unsecured loans.

LightStream believes your good-credit clients should be rewarded with an easy borrowing option for practically anything, including home improvements, debt consolidation, or buying a car.

How does it work?

-  Your client applies online in minutes
-  They accept loan agreement electronically
-  They can receive funds as soon as the same day*



Nationwide Smart CreditSM powered by Supernova

Securities-backed lending (SBL) and its role in your business

A Presentation to Your Firm



Rethinking securities-backed lending means making it a higher-value solution

Nationwide Smart CreditSM

WELCOME

As a select lender on the Evrestnet Credit Exchange, we are pleased to deliver our non-purpose securities-backed lending (SBL) solution, Smart CreditSM. Nationwide has been an SBL lender for over a decade. During that time, we've helped advisors and enterprises make SBL an important part of their value-add by:

- Providing clients access to capital
- Maintaining AUM
- Retaining and acquiring clients



Rethinking how SBL works

Nationwide Smart Credit offers advantages that exceed those of many other SBLs available today.



Rethinking client needs

Nationwide Smart Credit helps clients benefit from the value of strategic debt and be better prepared for the future.



Rethinking advisor benefits

Nationwide Smart Credit helps advisors grow and acquire business, retain AUM and better serve their clients.

Today, **Nationwide Smart Credit, powered by Supernova Technology**, gives your clients access to a source of financing that has no fees for opening, drawing on or paying off the loan. What's more, Nationwide Smart Credit can be a strategic, capital-efficient alternative to liquidating assets, which could trigger capital gains tax.¹

Supernova Lending, LLC is the lender of record for Nationwide Smart Credit lines of credit. Nationwide provides the loan proceeds for each Smart Credit loan via a legally-binding agreement with Supernova. Clients can use it to borrow against the value of their non-retirement portfolio without disrupting the investment strategies you've so carefully developed for them.

Nationwide helps you succeed by providing:

- Education and thought leadership

Now Financial Advisors Can Help Manage Credit As Strategically As Investments

RESIDENTIAL REAL ESTATE MORTGAGE LENDING



guaranteed Rate

Spend vs Borrow – Powered by MoneyGuide Blocks

Goal Information

WHAT TYPE OF GOAL DO YOU HAVE?

So, you are considering taking out a loan to achieve a goal. Let's see if it makes sense to spend your own money or secure a loan!

Which one of these categories best describes your goal?

Please select a goal category



Purchase a Home



Home Improvements



Travel



Other

Loan Options

WHAT TYPE OF LOAN IS RIGHT FOR YOU?

The following types of loans are the most applicable to your unique situation. Please select one and use the navigation arrows to continue.

Loan Types

Home Equity Line of Credit

Typically 10 years in duration and home equity is used as collateral. Monthly payments can vary and often applied only to interest. You will be required to payback any outstanding principal at the end of the loan. [Read More](#)

Select this option

Securities Backed Line of Credit

Allows use of existing investments as collateral. Usually shorter duration loans with interest only payments that can vary month to month. You will be required to payback any outstanding principal at the end of the loan. [Read More](#)

Select this option

Mortgage

The most common home loan. Your monthly payments consist of both principal and interest over the term of the loan, typically 15 to 30 years in duration.

Select this option

Personal Loan

These unsecured loans can be used for any reason. Your monthly payments are fixed and consist of both principal and interest. Typically less than 8 years in duration. [Read More](#)

Select this option

Analysis

DOES IT MAKE SENSE FOR YOU TO SPEND OR BORROW?

Goal Analysis

BASED ON OUR MARKET OUTCOMES

Consider Borrowing



Based on the information you have provided; it may be a favorable outcome to borrow rather than spend your money to fund your "2021 Yamaha 252SD Jet Boat" goal.

[LEARN MORE](#)

Goal Amount: \$90,000 Loan Amount: \$89,100 [Loan Details](#)

LOAN INFORMATION

Your interest rate and monthly payment amount are two factors that could play a significant role in deciding which approach to consider. Make changes to your interest rate and/or add an additional monthly principal payment below to see the impact on the analysis.

Interest Rate	<input type="text" value="2 %"/>
Minimum Payment	\$148/month
Additional Payment	<input type="text" value="\$ 50"/>
Total Payment	\$198/month

Benefits

- Analyze if the client should liquidate an asset(s) or take out a loan to complete the purchase.
- The advisor can take the loan application or provide a referral and keep managed money with the firm as opposed to having it liquidated.

Enterprise Benefits

Financial Wellness

Pairing lending with financial planning, investment management and insurance, now your advisors can assist clients with achieving complex personal and business goals.

Retain Investments

Having lending solutions available at their fingertips, your advisors can keep investment strategies intact and on track, rather than liquidating securities.

Gather More Assets

By managing both sides of the client's balance sheet, your advisors gain exceptional insight into their clients' total financial picture and position them to build deeper, longer-lived and more profitable relationships.

Increase Choice

Through an integrated platform, your advisors now have access to multiple lending solutions and multiple lenders – pre-qualified loan opportunities to address their clients' financing needs.

Recruiting Value

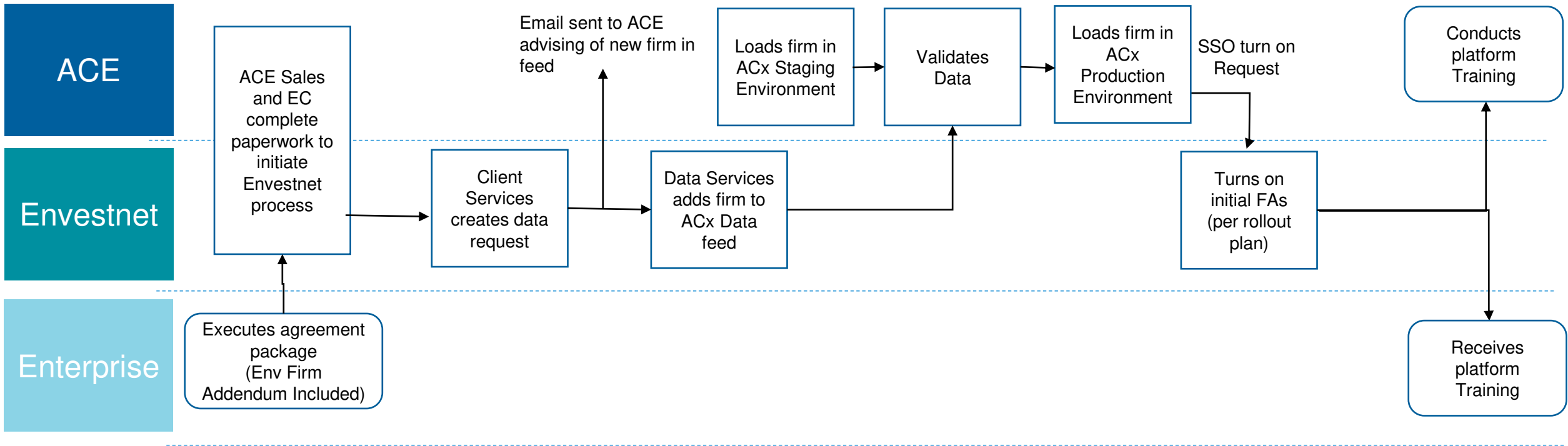
Position your firm to capture and keep the strategic high ground in the wealth management marketplace and become the partner of choice for quality advisors and practices.

Deepen Relationships

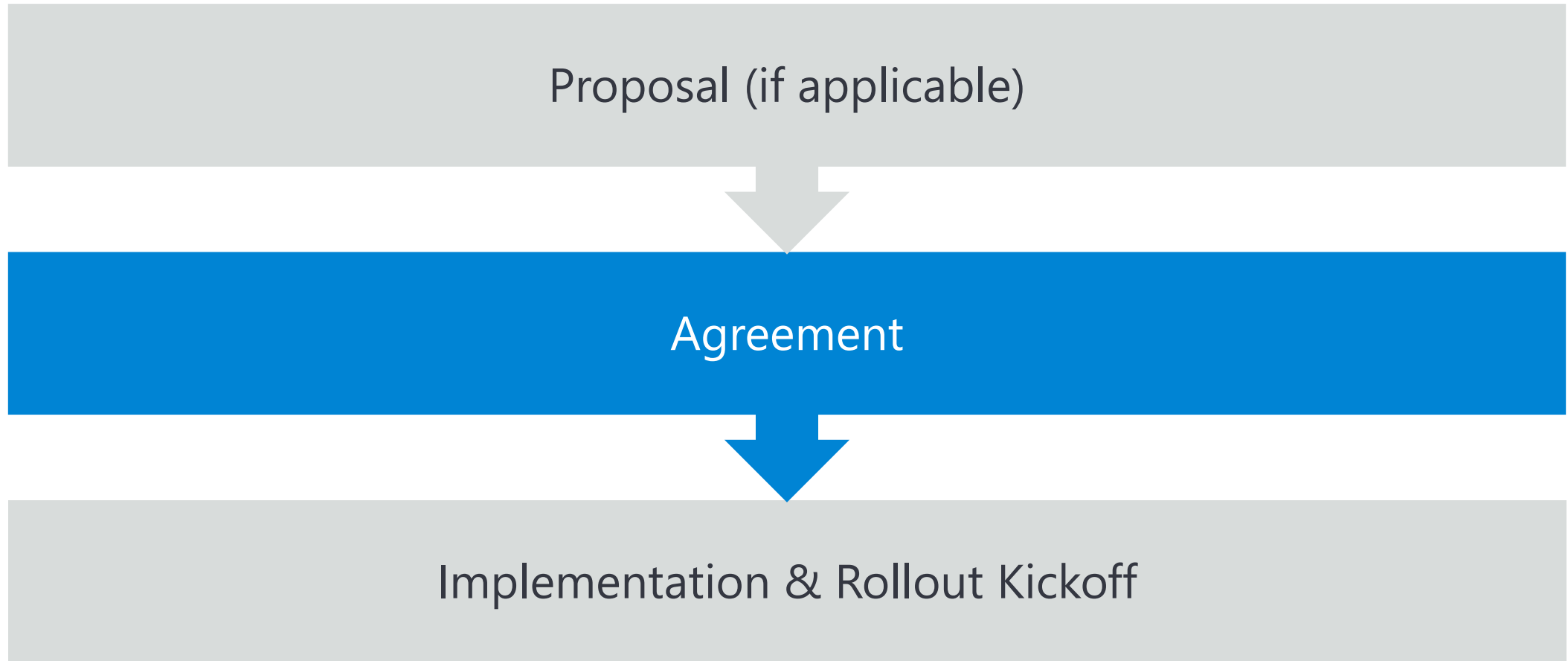
The Envestnet Credit Exchange now allows an advisor to be a strong resource for all their clients' credit needs.

The Turnkey Approach to Implementing Lending Solutions

Delivered via Envestnet's Launch Pad



Getting Started



We're excited to work with you!

Disclosures

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Investnet, Inc. has a financial interest and occupies board of director positions in Advisor Credit Exchange ("ACE") ACE provides lending solutions to Advisors and their clients via the Investnet Platform through EAM's affiliate, Investnet Financial Technologies.

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