

GOLDMAN SACHS PRIVATE BANK SELECT CONNECTING CLIENTS TO LIQUIDITY

Goldman Sachs Private Bank Select® (GS Select®) offers a flexible line of credit that provides clients easy access to liquidity and is secured by a pledge of diversified, non-retirement investment assets. GS Select lines of credit are delivered through a seamless online origination process and collateral management platform. A dedicated team of experienced bankers offer product and service support.

LOAN FEATURES

- > NON-PURPOSE: Loan proceeds may not be used to purchase or carry equities, bonds, mutual funds or other securities
- > SIZE: Loan notional amounts are offered from \$75,000 to \$25 million, with minimum draws of \$2500
- > **REVOLVING:** Clients can borrow, repay, and re-borrow multiple times
- > **DEMAND:** No stated maturity date; Goldman Sachs has a right to demand payment of the loan at any time
- > LOAN PRICING: Loan pricing is set as a spread plus 1-Month Term SOFR (no fees); spread is determined by line amount
- > **ELIGIBLE ACCOUNTS**: Account types may include individual, joint, trust, LLCs, and partnerships as a standalone or in combination
- COLLATERAL¹: Collateral must be in the form of non-qualified assets such as stocks, bonds, mutual funds, or ETFs; the client executes a first lien pledge of collateral to Goldman Sachs through a control agreement
- Please note that advance rates may be impacted by 30 day seasoning requirements for new issue positions such as ETFs, mutual funds, and money market funds

GS SELECT USES

LIFE EVENTS

- > Wedding / Educational Expenses
- > Luxury Purchases
- > Personal and Investment Real Estate Purchases
- > Home Improvements
- > Tax Payments

BUSINESS NEEDS

- > Liquidity / Working Capital
- > Business Expansion or Acquisitions
- > Start-Up / Seed Funding

FINANCIAL ADVISORS

- > Refi Loans / ACAT Transfers
- > Keep clients' long-term goals on track

TO GET STARTED:

Contact us at (844) 477-1212 or email GS-Select@gs.com



THE ADVISOR DASHBOARD: TRANSPARENCY

KEY FEATURES:

Track new loans in progress

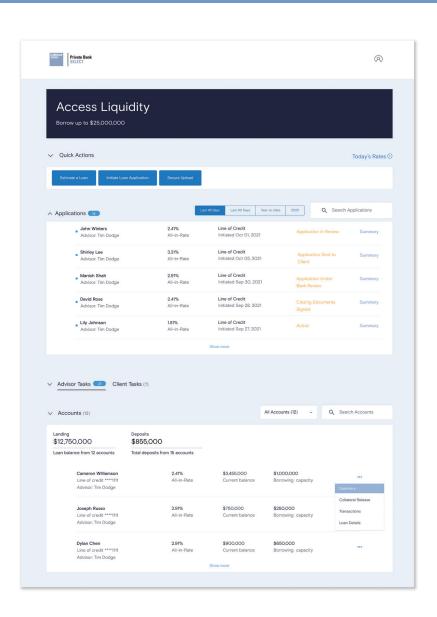
> View intraday changes to loan status in real time

Monitor your loan portfolio

- > View client-designated bank accounts for borrowing requests
- Access a transaction summary
 see client loan advances and payments
- > See loan payoff details, per diem and good-through dates
- View lendable advance and maintenance detail on each position in portfolio(s) pledged

Self Service-Optional Access

- > Model a client loan to determine account(s) lendable value
- > View Today's Rates
- > Clients can request a borrowing right from their smart phone on the client portal



NEED HELP? CONTACT US AT (844) 477-1212, MONDAY - FRIDAY FROM 9 AM - 6 PM ET

Loans are offered by the Salt Lake City branch of Goldman Sachs Bank USA (GS Bank), a New York State-chartered bank and a wholly-owned subsidiary of The Goldman Sachs Group, Inc. GS Bank is a member of the Federal Reserve System and Member FDIC. Goldman Sachs Private Bank is a business of GS Bank.

Securities based loans may not be suitable for all loan parties (e.g., borrowers, pledgors, and guarantors) and carry a number of risks, including but not limited to the risk of a market downturn, tax implications if pledged securities are liquidated, and the potential increase in interest rates. If the value of pledged securities drops below certain levels, loan parties may be required to pay down the loan and/or pledge additional securities. The risks are described in the Product Guide and FAQs available upon request. You should consider these risks and whether a securities based loan is suitable before proceeding.

This is not a commitment to lend. Credit qualification and collateral are subject to approval. Additional terms and conditions would apply. Products, rates, qualifications, and terms and conditions are subject to change in Goldman Sachs Bank USA's sole discretion and without notice.

Goldman Sachs does not provide legal, tax or accounting advice. Any statement concerning U.S. tax matters is not intended or written to be used and cannot be used for the purpose of avoiding penalties imposed on the relevant taxpayer. The taxpayer should obtain their own independent tax advice based on their particular circumstances.