

**Goldman
Sachs**

Advisor
Solutions



Goldman Sachs Advisor Solutions

Built to be Exceptional

More than a Custodian



Experience and Innovation

Over 150 years of experience focused on encouraging innovation and new ways of thinking across all our businesses



Premier Access to Financial Solutions

Institutional-grade products and services built for your complex needs



Renowned and Respected Brand

Align with a world-class brand that resonates with your clients



Tech-Forward, Digital-First Solutions

Solutions to reduce friction in your processes and allow more time to serve your clients



Our People

Access to industry-leading thought leadership and intellectual capital



White Glove Experience

Hands-on, client-focused services designed to provide the best experience



A Custodian with Elite Possibilities

We're unlocking access to Goldman Sachs' institutional-grade services with a digital-first platform designed to suit your business needs.

Alternative Investments

- Fully-digital integration with custodial books and records, replacing manual processing
- Consistent data mapping that populates multiple third-party performance softwares
- Dedicated service team for advisors with in-app real-time chat functionality

Integrated Solutions

- A platform built for flexibility and scale, with a robust set of APIs and developer tools
- Extensive array of investments, available electronically or through a high-touch trading desk
- Integrations with leading third-party technology providers to help you power your business

Lending

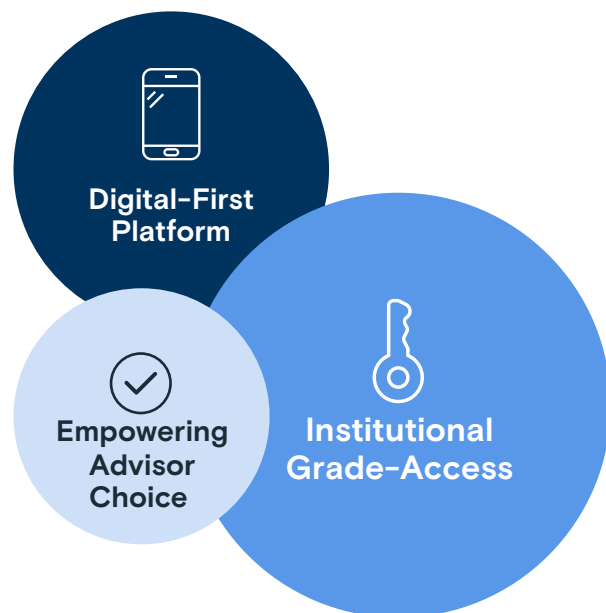
- Securities-Based Lines of Credit (SBLOCs) offered through a fully-digital process
- Access to strategic growth capital for organic and inorganic growth
- Access to investment banking solutions for UHNW clients

Capital Markets

- Access to bespoke hedging and monetization strategies for concentrated or illiquid positions
- Extensive asset access, allocations, primary bond issuances, structured products, and customized derivatives

Research

- Access investment research, with original insights across markets and cutting-edge thought leadership from Goldman Sachs
- Easy access to research on-the-go with the mobile app GS Now



Who We Serve

We bring institutional-level access to independent-minded advisors through the Goldman Sachs Advisor Solutions custody offering.

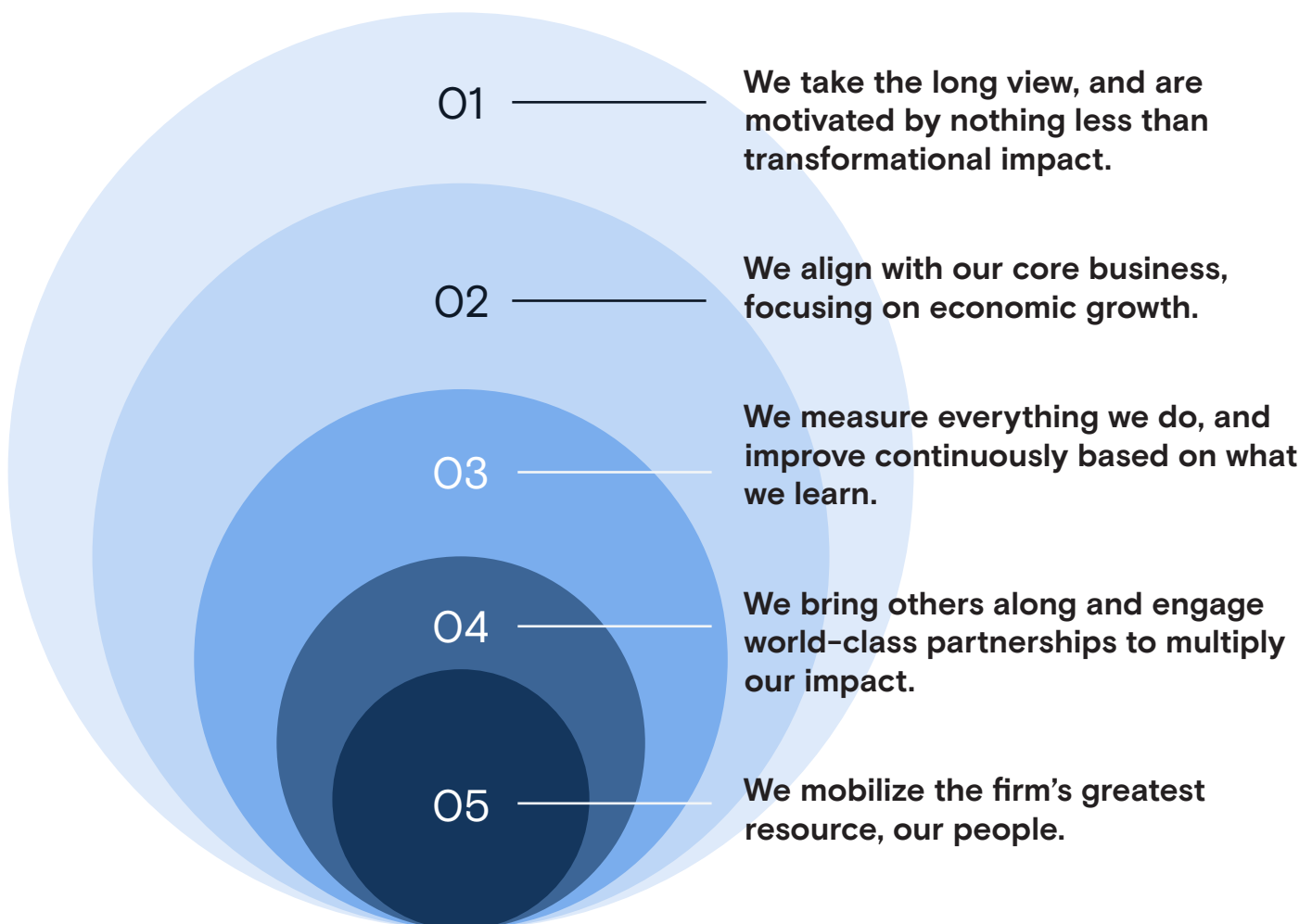
We work with advisory firms who...



Our Commitments to You

We commit the very best in Goldman Sachs' talent, capital, and innovative thought leadership to our clients, shareholders, and the communities we serve.

Our Guiding Principles

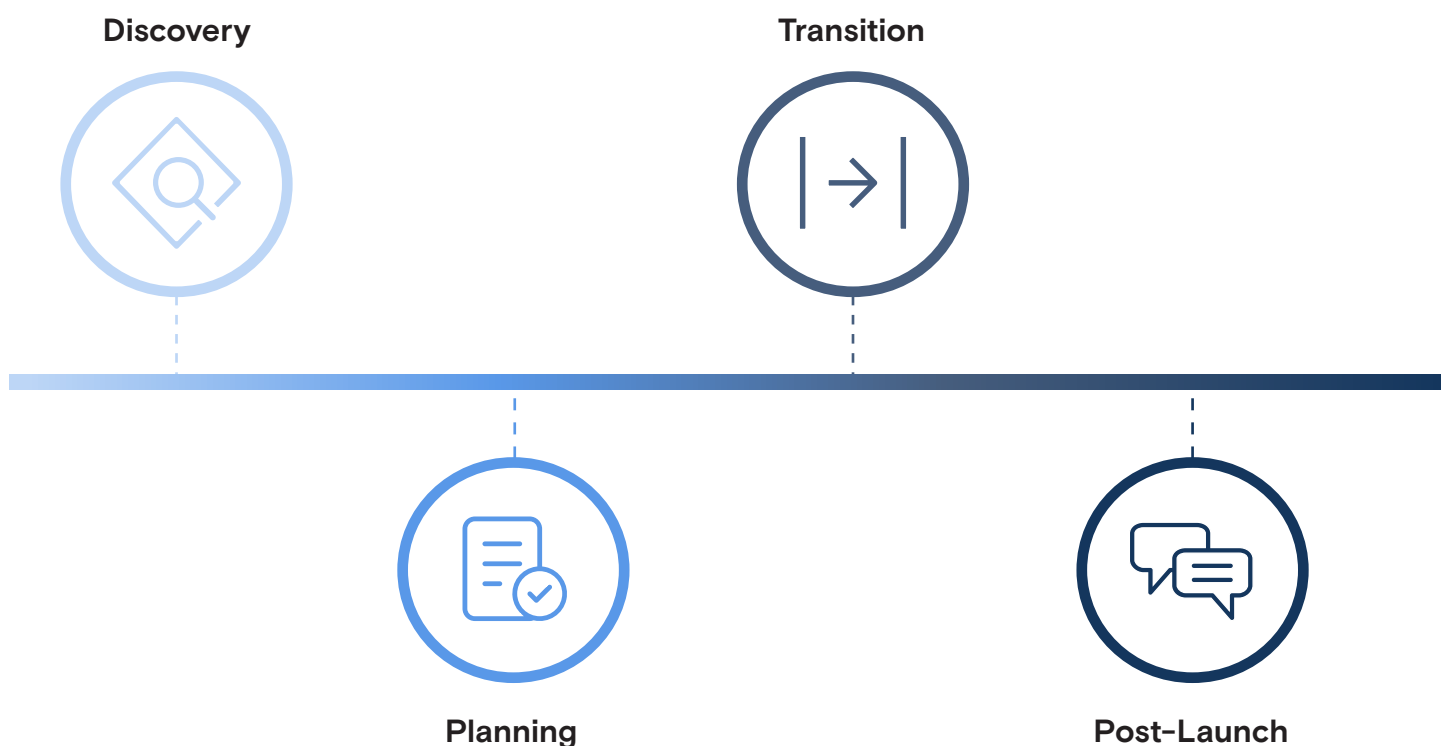


A Transition Built for the Digital Age

We provide clarity, transparency, and control at every stage of the transition process.

Seamless, fully-digital transition process

Our process allows you to onboard your business and clients with minimal disruption.



Reducing friction with our digital onboarding tool

Our digital onboarding tool facilitates a quick and accurate transfer of client data. Our hands-on transition team helps you create a client data sheet, which then kicks off the automated digital process. All required terms, conditions, and digital consent forms are shared with your clients in an automated workflow process to reduce the risk of error and maintain efficiency.

Access To Our Thought Leadership

Our people differentiate us, and now they will help differentiate you.

We firmly believe our biggest competitive strength is the intellectual capital of our people. Goldman Sachs has developed an ecosystem that attracts and develops top talent from across the globe, giving them platforms to thrive and grow.

When you become a client of our firm you gain access to our people and the convening power of Goldman Sachs.



Goldman Sachs convenes leading thinkers to share insights and ideas shaping the world.



Great Investors is a podcast miniseries that explores the key insights, investment views and strategies from the world's most respected investors. Hosts Katie Koch and Alison Mass speak with notable investors across the public and private markets about their investing strategies and how they are navigating and succeeding in today's investment landscape.



Exchanges at Goldman Sachs is a podcast where experts from around the firm discuss developments shaping industries, markets and the global economy.

TOP OF MIND

Allison Nathan of Goldman Sachs Research dives into macro developments that are top of mind for investors, executives and policymakers.

ARTICLES

Our articles provide an in-depth exploration of markets, sustainability, technology disruption and economics, with experts inside and outside of Goldman Sachs.

BRIEFINGS

BRIEFINGS, a newsletter from Goldman Sachs about trends shaping markets, industries and the global economy.

Our Community Impact

Over the last decade, we've deployed over **\$2.5 billion** in our programs driving progress:

Goldman Sachs **10,000 small businesses**

Helping small business owners create jobs and economic opportunity

Goldman Sachs
Gives

Supporting innovative ideas to help under served communities globally

Goldman Sachs **10,000 WOMEN**

Providing women small business owners with education, networks, and access to capital



Mobilizing our people for hands-on engagement with community partners

Goldman Sachs
one MILLION BLACK WOMEN

Commit direct investment and support to address gender and racial biases



10,000 Women



10,000 Small Businesses



Goldman Sachs Advisor Solutions

Disclosures

Goldman Sachs Advisor Solutions is a brand of Folio Investments, Inc., d/b/a Goldman Sachs Custody Solutions (“GSCS”) and Goldman Sachs & Co. LLC (“GS&Co.”), which are subsidiaries of The Goldman Sachs Group, Inc. (“Goldman Sachs”).

Custody, clearing and certain brokerage services are provided by GSCS, an SEC-registered broker-dealer and member FINRA/MSRB/SIPC. Additional brokerage services offered by GSCS are provided by GS&Co., which is an SEC-registered broker-dealer and investment adviser, and member FINRA/MSRB/SIPC. Neither this presentation nor any of its contents shall constitute an offer, solicitation, or advice to buy or sell securities in any jurisdictions where GSCS or GS&Co. are not registered.

This message is not the product of Global Investment Research. It is not a research report and is not intended as such.

Non-Reliance and Risk Disclosure: This material is for the general information of our clients and is a solicitation of derivatives business generally, only for the purposes of, and to the extent it would otherwise be subject to, CFTC Regulations 1.71 and 23.605. This material should not be construed as an offer to sell or the solicitation of an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. We are not soliciting any specific action based on this material. For the purposes of U.S. rules and regulations, it does not constitute a recommendation or take into account the particular investment objectives, financial conditions, or needs of individual clients. Before acting on this material, you should consider whether it is suitable for your particular circumstances and, if necessary, seek professional advice. The price and value of the investments referred to in this material and the income from them may go down as well as up, and investors may realize losses on any investments. Past performance is not a guide to future performance. Future returns are not guaranteed, and a loss of original capital may occur. We do not provide tax, accounting, or legal advice to our clients, and all investors are advised to consult with their tax, accounting, or legal advisers regarding any potential investment. The material is based on information that we consider reliable, but we do not represent that it is accurate, complete and/or up to date, and it should not be relied on as such. Opinions expressed are our current opinions as of the date appearing on this material only and only represent the views of the author and not those of Goldman Sachs, unless otherwise expressly noted.

Conflict of Interest Disclosure: We are a full-service, integrated investment banking, investment management, and brokerage firm. The professionals who prepared this material are paid in part based on the profitability of The Goldman Sachs Group, Inc., which includes earnings from the firm’s trading, capital markets, investment banking and other business. They, along with other salespeople, traders, and other professionals may provide oral or written market commentary or trading strategies to our clients that reflect opinions that are contrary to the opinions expressed herein or the opinions expressed in research reports issued by our Research Departments, and our market making, investing and lending businesses may make investment decisions that are inconsistent with the views expressed herein. In addition, the professionals who prepared this material may also produce material for, and from time to time, may advise or otherwise be part of our trading desks that trade as principal in the securities mentioned in this material. This material is therefore not independent from our interests, which may conflict with your interests. We and our affiliates, officers, directors, and employees, including persons involved in the preparation or issuance of this material, may from time to time have “long” or “short” positions in, act as principal in, and buy or sell the securities or derivatives (including options) thereof in, and act as market maker or specialist in, and serve as a director of, companies mentioned in this material. In addition, we may have served as manager or co manager of a public offering of securities by any such company within the past three years.

Not a Fiduciary: To the extent this material is provided to an employee benefit plan or account subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) or Section 4975 of the Internal Revenue Code of 1986, as amended (the “Code”) (each, a “Benefit Plan Investor”), by accepting this material such Benefit Plan Investor will be deemed to have represented, warranted and acknowledged that (1) the Benefit Plan Investor is represented by a fiduciary that is independent of Goldman Sachs and its affiliates (the “Independent Fiduciary”), (2) the Independent Fiduciary is a bank (as defined in section 202 of the Investment Advisers Act of 1940 (the “Advisers Act”)) or a similar institution that is regulated and supervised and subject to periodic examination by a State or Federal agency; an insurance carrier which is qualified under the laws of more than one State to perform the services of managing, acquiring or disposing of assets of a plan; an investment adviser registered under the Advisers Act or, if not registered as an investment adviser under the Advisers Act by reason of paragraph (1) of section 203A, is registered as an investment adviser under the laws of the State in which it maintains its principal office and place of business; a broker-dealer registered under the Securities Exchange Act of 1934; or an Independent Fiduciary that holds or has under management or control total assets of at least \$50 Million; (3) the Independent Fiduciary is capable of evaluating investment risks independently, both in general and with regard to the information contained in this material; (4) the Independent Fiduciary is a fiduciary under ERISA and/or the Code with respect to, and is responsible for exercising independent judgment in evaluating, the information contained in this material; (5) neither Goldman Sachs nor its affiliates are undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity, in connection with the information contained in this material or with respect to any Benefit Plan Investor’s subsequent investment decisions; and (6) any financial interest of Goldman Sachs and its affiliates is or has been disclosed. To the extent this material is provided to any other recipient, this material is provided solely on the basis that the recipient has the capability to independently evaluate investment risk and is exercising independent judgment in evaluating investment decisions in that its investment decisions will be based on its own independent assessment of the opportunities and risks presented by a potential investment, market factors and other investment considerations.

Goldman Sachs Advisor Solutions

Disclosures

Not a Municipal Advisor: Except in circumstances where Goldman Sachs expressly agrees otherwise in writing, Goldman Sachs is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice, including within the meaning of Section 15B of the Securities Exchange Act of 1934.

Phone recording: Telephone conversations with Goldman Sachs personnel may be recorded and retained.

Legal Entities Disseminating this Material: This material is disseminated in Australia by Goldman Sachs Australia Pty Ltd (ABN 21 006 797 897); in Canada by either Goldman Sachs Canada Inc. or Goldman Sachs & Co. LLC; in Hong Kong by Goldman Sachs(Asia) L.L.C. or by Goldman Sachs Asia Bank Limited, a restricted licence bank; in Japan by Goldman Sachs Japan Co.,Ltd.; in the Republic of Korea by Goldman Sachs (Asia) L.L.C., Seoul Branch; in New Zealand by Goldman Sachs New Zealand Limited; in Singapore by Goldman Sachs(Singapore) Pte. (Company Number: 198602165W), by Goldman Sachs Futures Pte.Ltd (Company Number: 199004153Z) or by J.Aron &Company (Singapore) Pte (Company Number:198902119H); in India by Goldman Sachs (India) Securities Private Limited, Mumbai Branch; in the United Kingdom, Belgium, Cyprus, Denmark, Ireland, Italy, Liechtenstein, Luxembourg, Norway and Portugal by Goldman Sachs International ("GSI"); in France by Goldman Sachs Paris Inc. et Cie or GSI Paris branch; in Spain by GSI Madrid branch; in Sweden by GSI Stockholm branch; in all other European Economic Area jurisdictions by Goldman Sachs Bank Europe SE, including through its authorised branches ("GSBE"); in Switzerland by GSI; in the Cayman Islands by Goldman Sachs (Cayman) Trust, Limited; in Brazil by Goldman Sachs do Brasil Banco Múltiplo S.A.; and in the United States of America by Goldman Sachs & Co. LLC (which is a member of FINRA, NYSE and SIPC) and by Goldman Sachs Bank USA. You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC (website: <http://www.sipc.org/>; phone: 202-371-8300). GSI, which is authorised by the Prudential Regulation Authority ("PRA") and regulated by the Financial Conduct Authority ("FCA") and the PRA, has approved this material in connection with its distribution in the United Kingdom. GSI, whose registered office is at Plumtree Court, 25 Shoe Lane, London EC4A 4AU, appears in the FCA's Register (Registration No.: 142888). GSI is registered as a Private Unlimited Company in England and Wales (Company Number: 2263951) and its VAT registration number is GB 447 2649 28. GSI is subject to the FCA and PRA rules and guidance, details of which can be found on the websites of the FCA and PRA at www.fca.org.uk and www.bankofengland.co.uk/pr. The FCA is located at 12 Endeavour Square, London E20 1JN, and the PRA is located at Bank of England, 20 Moorgate, London EC2R 6DA. GSBE is a credit institution incorporated in Germany and, within the Single Supervisory Mechanism established between those Member States of the European Union whose official currency is the Euro, subject to direct prudential supervision by the European Central Bank and in other respects supervised by German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) and Deutsche Bundesbank. Unless governing law permits otherwise, you must contact a Goldman Sachs entity in your home jurisdiction if you want to use our services in effecting a transaction in the securities mentioned in this material. This material is not for distribution to retail clients, as that term is defined under The European Union Markets in Financial Instruments Directive(2014/65/EU) (including as implemented in the United Kingdom), and any investments, including derivatives, mentioned in this material will not be made available by us to any such retail client.

Reproduction and Re-Distribution: Without our prior written consent, no part of this material may be (i) copied, photocopied or duplicated in any form by any means or (ii) redistributed. Notwithstanding anything herein to the contrary, and except as required to enable compliance with applicable securities law, you (and each of your employees, representatives and other agents) may disclose to any and all persons the U.S. federal income and state tax treatment and tax structure of the transaction and all materials of any kind (including tax opinions and other tax analyses) that are provided to you relating to such tax treatment and tax structure, without Goldman Sachs imposing any limitation of any kind.

Information Not for Further Dissemination: To the extent this communication contains Goldman Sachs' pricing information, such pricing information is proprietary and/or confidential and is provided solely for the internal use of the intended recipient(s). You are notified that any unauthorized use, dissemination, distribution or copying of this communication or its contents, including pricing information, in whole or in part, is strictly prohibited. Further, unless prohibited by local law, any use, review or acceptance of this information is subject to and manifests your agreement with Goldman Sachs to use such information only in accordance with the terms set forth above. Goldman Sachs has caused its proprietary information to be delivered to you in reliance upon such agreement.

Not a Valuation: Values herein are not customer valuations and should not be used in lieu of a customer valuation statement or account statement. These values may not reflect the value of the positions carried on the books and records of Goldman Sachs or its affiliates and should not be relied upon for the maintenance of your books and records or for any tax, accounting, legal or other purposes. The information provided herein does not supersede any customer statements, confirmations or other similar notifications.

Receipt of Orders: An order sent to Goldman Sachs by email or instant message is not deemed to be received by Goldman Sachs until a Goldman Sachs representative verifies the order details with a phone call to the client or acknowledges receipt of the order via email or instant message to the client. Goldman Sachs does not accept client orders sent via fax or voicemail systems.

Indicative Terms/Pricing Levels: This material may contain indicative terms only, including but not limited to pricing levels. There is no representation that any transaction can or could have been effected at such terms or prices. Proposed terms and conditions are for discussion purposes only. Finalized terms and conditions are subject to further discussion and negotiation.

© 2022 Goldman Sachs. All rights reserved