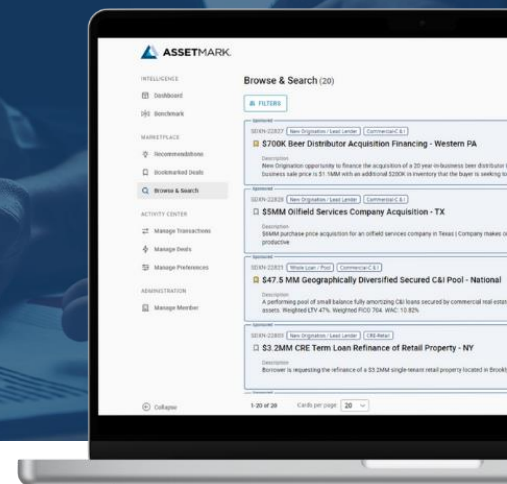




Client Lending Solutions

Credit Sourcing Opportunity Overview



Our Lending Solution

AssetMark Client Lending offers direct, on-demand access national network of banking and lending institutions to provide connections to an array of credit solutions to meet your clients' specific capital requirements.

Working with a nationwide network of >1400 Financial Institutions across the U.S., our solution delivers efficient, on-demand access to lending solutions tailored to support a broad array of business and personal credit needs and opportunities.

The size, reach and diversity of the credit origination network, combined with the deep credit market experience and expertise of our dedicated service team, ensures that your clients are provided with more competitive and creative lending options than would be available through traditional methods and processes.

Our team will work closely with you and your client at every phase of the process: from identifying and defining your client's borrowing need(s) to sourcing and presenting options... and then guiding them through each step to closing and funding.

Comprehensive Service

End-to-End Loan Support & Expertise

Dedicated online platform to anonymously source lending options for clients

- ✓ **Nationwide Access** to a large, diverse lender network for each credit opportunity
- ✓ **More Options** available across loan and lender types provides more, better choices
- ✓ **Experienced Guidance** from a dedicated, in-house team of credit industry experts
- ✓ **High-Touch Support** tailored to each client to ensure optimal outcomes
- ✓ **Strengthened Relationships** by helping client's source vital financing to grow

> LEARN MORE

For more information about the **Client Lending Solution**, please contact the AssetMark team directly or via the website:

AssetMark
Lending Team

- E: lending@assetmark.com
- T: (XXX) XXX-XXXX



SCAN ME

Starting the Conversation

Starting a dialogue with your client regarding their lending need is an easy discussion that requires answers to only a few key questions.

Once you have these answers from your client, you are in a good position to engage the AssetMark Lending Team to help you and your client move forward with their borrowing request.

Key Questions to Discuss with the Client

1 Starting the Client Conversation

- ✓ What is the **Loan Purpose?** (*Use of Proceeds*)
Understand the purpose of loan / how your client would like to use the proceeds
- ✓ What is the **Loan Size** needed? (*\$ Amount*)
Discuss the est. amount of capital needed: \$300K, \$10MM, or \$200MM?
- ✓ Who is the **Borrower?** (*Individual or Corporate*)
Who or what entity is the likely to be the borrower for the loan?

2 Loan Specifics

- ✓ What is the desired **Loan Term?** (*Length of Time*)
- ✓ What are the **Rate Expectations?** (*Target Interest %*)
- ✓ What asset(s) could be used as **Collateral?** (*Securing Loan*)
- ✓ Can the client or other entities provide a **Guaranty?**

3 Broader Framework

- ✓ What is the targeted **Loan Closing Date?**
- ✓ Is there an existing **Term Sheet(s)** from Other Originator(s)?
- ✓ Are there **Existing Bank or Other Relationships** to consider?

4 Set Expectations & Define Next Steps

- ✓ Provide the client with a brief overview of the process and next steps in reviewing and processing their loan request.
- ✓ Once a request is initiated, it takes approx. 5-8 weeks to prepare/post the loan, gather interest from lenders and present offers to your client.

5 Initiate the Loan Request

Following the discussion with your client, you are in a good position to initiate the loan request and engage the AssetMark Lending Team. Please reach out to the team directly, or [initiate a request here](#):

[Client Lending Request Submission Form](#)

Loan Type Options

Commercial & SBA

Broad offering of products for all business/related borrowing needs.

- **Commercial Real Estate** - loans for the purchase/refinance of a commercial property
- **Business & Commercial** lending - working capital, business acquisition/expansion, receivable or Insurance premium financing
- **Small Business Administration ("SBA")** loans are government-guaranteed business loans designed to support qualifying small businesses financing growth

Consumer / SBLOCs

Provides individuals access to cash to fund specific or general needs.

- For funding ranging from personal expenses to real estate to other investment opportunities
- These loans are often "**SBLOCs**" ("**Securities-Backed Lines of Credit**") which enable a client to access capital by borrowing against their current investment portfolio
- * *Beyond individuals, these loans are also available to trusts, corporations, LLCs and nonprofit clients*

Specialty

Loans designed to support a diverse array of unique business or personal financing needs:

- **Aviation & Marine** – financing for new or used private aircraft or boats (personal/ business use)
- **Franchise** – to finance/ refinance franchised business operations
- **Equipment** financing to support the lease or purchase of equipment/machinery
- **Other** unique financing situations such as Oil & Gas, Minerals & Mining, etc.