

GOLDMAN SACHS PRIVATE BANK SELECT®

A digital lending solution for Financial
Advisors and their clients



Private Bank
SELECT



INTRODUCING GOLDMAN SACHS PRIVATE BANK SELECT

Goldman Sachs Private Bank Select (“GS Select”) is a securities-based lending solution that uses diversified, non-retirement investment assets in a client’s pledged account as collateral. Our digital platform allows you to quickly and seamlessly establish a revolving line of credit for your clients, providing easy access to liquidity. And our high-touch servicing ensures easy management of your clients’ loans. To learn more, call your GS Select Lender or (844) 477-1155.

LOAN FEATURES

SIZE: From \$75,000 to \$25 million, with initial minimum draw requirements of \$75,000 and subsequent draws starting at \$2,500

USE: Any purpose other than purchasing or carrying margin stock

FACILITY TYPE: Revolving line of credit; clients can borrow, repay, and re-borrow multiple times

COLLATERAL: Non-retirement investment assets, including stocks, bonds, mutual funds, and exchange-traded funds

INTEREST RATE: 1-month LIBOR plus a spread determined by loan amount, reset monthly

REPAYMENT: Interest only, payable monthly; principal can be repaid at any time without penalty

TERM: There is no maturity date; repayment can be demanded at any time

FEES: No application, origination, or annual fees

DOCUMENTS: No personal financial statements, tax returns, or paper applications

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.

POTENTIAL USES OF GS SELECT

PERSONAL

- > Real estate
- > Tax obligations
- > Tuition

BUSINESS

- > Liquidity
- > Acquisitions
- > Startup/seed funding

WHY GS SELECT?

PROGRAM FEATURES

- > Retain assets under management
- > Attract new business
- > Provide comprehensive wealth management

PLATFORM FEATURES

- > State-of-the-art technology provides quick loan processing
- > Intuitive desktop interface provides full transparency into application and loan status
- > Loan origination and servicing support provided by phone and in person

HOW IT WORKS

GS Select's digital platform allows you to seamlessly establish a revolving line of credit for your clients, providing easy access to liquidity.



















CLIENT PROFILE

AT LEAST \$150,000 OF NON-RETIREMENT ASSETS UNDER MANAGEMENT

SUFFICIENT COLLATERAL TO FULLY SUPPORT LOAN, PLUS INCREMENTAL OUTSIDE LIQUIDITY

GOOD CREDIT

U.S. RESIDENCY

STEP	ESTIMATED TIME TO COMPLETE	STAKEHOLDER
1 Term sheet created (optional)	 Under 10 min	  Financial Advisor Lender
2 Application initiated	 Under 5 min	  Financial Advisor Lender
3 Application completed	 Under 15 min	 Client
4 Underwriting	 Generally within 5-60 min	 Automated GS Select System
5 Collateral accounts pledged	 Under 5 min	 Financial Advisor
6 Loan reviewed	 [Can be same day] 3 days	 Financial Advisor Reviewer
7 Loan agreement reviewed and signed	 Generally under 30 min	 Client
<input checked="" type="checkbox"/> Loan booked*	 Start to finish: Generally within 1-5 days	 Automated GS Select System

*Clients can usually draw next day once collateral is confirmed and bank accounts are verified.

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 GS Bank's sole discretion and without notice. 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 Select is a business of GS Bank. © Copyright 2017 Goldman Sachs, All Rights Reserved. Goldman Sachs Private Bank Select is a registered trademark of Goldman Sachs & Co. LLC





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