

Connect your clients to market-leading rates on mortgages and refinances

Lending is the next advisor frontier

RIAs are losing assets to banks and wirehouses because they lack advisor-centric lending solutions.

Strengthen your competitive advantage

An executive at a major RIA transferred hundreds of thousands in assets from her firm to a bank in order to secure relationship pricing on a mortgage. If an RIA executive is willing to move assets away for better pricing, what is keeping regular RIA clients from doing the same?

Introducing Flourish Lending,[®] the premier mortgage experience, giving advisors access to a lending solution to help improve client outcomes.

- ✓ **Exclusive rates:** Give clients and their loved ones access to market-leading rates on mortgages and refinances
- ✓ **RIA-first solution:** Advisors can help find rate quotes for mortgages and refinances, support the loan application process, upload documents, and monitor progress on behalf of your clients
- ✓ **On-demand access:** Digital-first experience allowing clients to compare rates, generate prequalification letters, and initiate applications 24/7
- ✓ **Refinance monitoring:** Alerts notify advisors of opportunities for clients to save money by refinancing
- ✓ **Premium service:** A private-bank-level experience for you and your clients, with dedicated loan officers by your side from start to finish
- ✓ **Exceptional speed:** Fast and seamless closing
- ✓ **High-limit lending:** Up to \$10M for primary and investment properties*

Drive firm growth



Attract prospects and differentiate your firm with a lending solution that enhances holistic wealth management and accelerates conversion.

Defend assets



Protect assets from wirehouse and private-bank relationship pricing with a premium lending experience that turns advice into action when it matters most.

Add client value



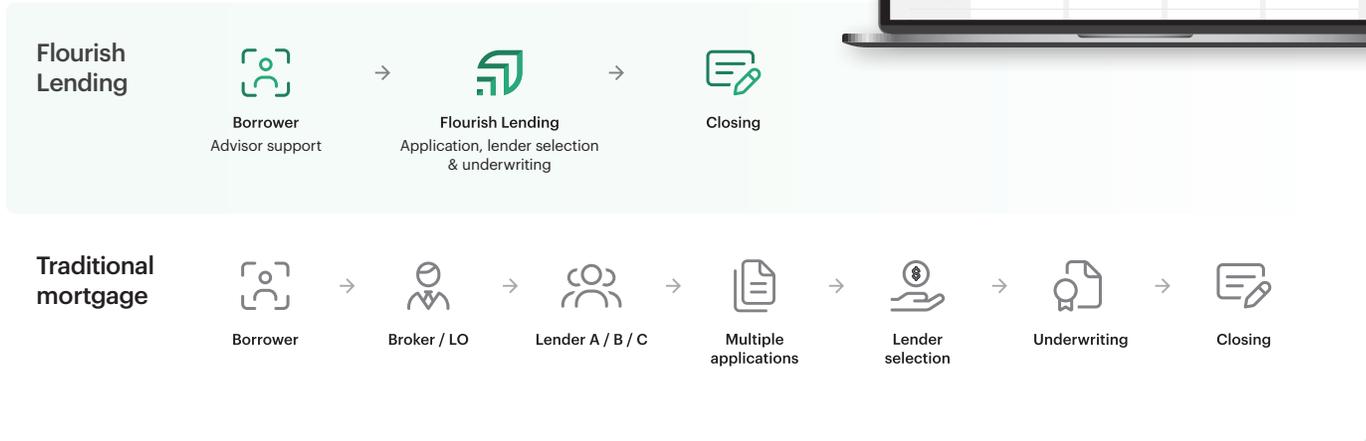
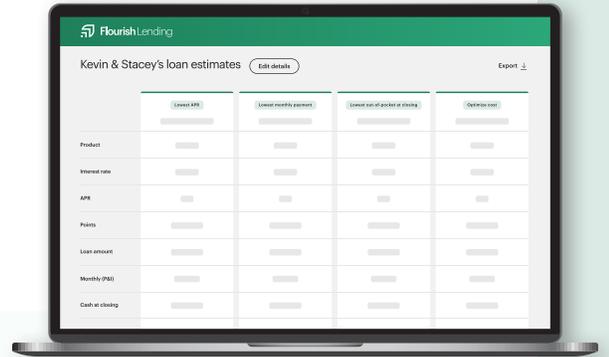
Give clients and prospects access to market-leading rates and seamless loan execution, deepening relationships and supporting better financial outcomes.

Your clients and prospects are already buying and refinancing homes. Welcome them to a new residential lending experience with Flourish Lending.

Exceptional rates. Exceptional process. Exceptional service.

How Flourish Lending delivers market-leading rates

We are a digital-first mortgage broker with access to rates directly from capital market providers, enabling us to connect your clients to exceptional rates. Our dedicated in-house loan officers will be by your clients' side throughout the loan process to provide expert guidance as they navigate through their home buying or refinancing journey.



An advisor initiated a \$520K refinance for a client in California who had a bank quote of 6.07% APR (1 point), but was able to secure an offer of 5.53% APR (1 point) on a 30-year fixed. Impressed with the outcome, the advisor secured a \$2.4M preapproval for another client in California.[‡]

For the current list of Flourish Lending availability by state, visit flourish.com/states.



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^{*} This is not a commitment to lend. Mortgage loan availability is subject to limitations including borrower creditworthiness, income and asset verification, maximum loan amounts, minimum down payment, property type restriction(s), or other variables that affect your ability to secure a mortgage loan. Points and other fees may apply and may increase the availability and effective rate of a loan.

[‡] This feedback may not be representative of the experience of other customers, and is not a guarantee of future performance or success.