



Private Bank
SELECT

GOLDMAN SACHS PRIVATE BANK SELECT[®]

A digital lending solution



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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 as collateral for your loan. Our digital platform allows you to quickly and seamlessly establish a revolving line of credit, providing easy access to liquidity. Our high-tech, high-touch servicing ensures easy management of your loan.

LOAN FEATURES

SIZE: From \$75,000 to \$25 million, with an initial minimum loan advance requirement of \$75,000 and subsequent drawdowns starting at \$2,500

USE: Any purpose other than purchasing or carrying margin stock

TYPE: Revolving line of credit; you can borrow, repay, and re-borrow as needed

BORROWER: Individuals and joint; irrevocable and revocable trusts

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; LIBOR resets monthly

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

TERM: No maturity date; repayment can be demanded at any time

FEES: No application, origination, or annual fees

DOCUMENTS: No personal financial statements, tax returns, paper applications, or other documents; trust documents not required in most states

Securities-based loans may not be suitable for all borrowers/pledgers 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 an increase in interest rates. If the value of pledged securities drops below certain levels, investors may be required to pledge additional securities and/or paydown the loan. 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 for you.

POTENTIAL USES

PERSONAL

- › Education
- › Home renovations
- › Tax obligations

BUSINESS

- › Acquisitions
- › Liquidity
- › Seed/startup capital

POTENTIAL BENEFITS

- › Immediate and ongoing access to cash
- › Expedited loan processing, often within 24 hours
- › High-tech, high-touch servicing and support by phone, in person, and online

HOW IT WORKS

The automated GS Select program allows you to seamlessly establish a revolving line of credit, often with 24 hours (see below¹). Talk with your Financial Advisor today about how a GS Select credit line could meet your borrowing needs.

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 ¹	RESPONSIBLE PARTY
1 Complete application²		 Client
2 Review and sign loan agreement		 Client
3 Loan booked		 Automated GS Select System
Manage your bank account		
<p>Borrow funds: Initiate a loan advance and deposit funds into your designated account</p> <hr/> <p>Make payments: Automate monthly interest payments through direct debit or pay as you go by Automated Clearing House (ACH) or check</p> <hr/> <p>Maintain your account: Receive product information, update your profile, and more</p>		<p> Access your account 24/7 at gsselect.com</p> <p> Or call (844) 477-1212, Monday–Friday, 9 a.m.–9 p.m. ET</p>

¹For the initial loan advance, funds can be available one business day after collateral and bank accounts are confirmed. Potential times are illustrations and are subject to system availability, prudent underwriting and other variables.