R&T DEPOSIT SOLUTIONS + tbs TOTAL BANK SOLUTIONS

Securities-Based Lending

A Complete Solution for Wealth Advisors

Securities-based lines of credit (SBLOCs) are growing in popularity compared to other forms of consumer credit because of their convenience (it takes less than five minutes to apply), flexibility, fast approval process (between 24-48 hours) and low interest rates.

For wealth professionals, SBLOCs provide a tax-efficient way to help clients finance a range of short-term liabilities, including payments to beneficiaries, annual gifts, large purchases, annual donations or business financing. With a fully automated end-to-end process, our Loan Management System provides wealth professionals the ability to satisfy a range of needs with a single, unified client experience.

Program Advantages

Our Loan Management System (LMS) provides wealth professionals the following benefits:

Automation

Our Loan Management System (LMS) is an end-to-end solution that automates the entire origination, underwriting and collateral monitoring process.

Flexibility

LMS has a modular design that can be configured to support your unique business needs and integrate with both internal and external systems seamlessly.

A Competitive Edge

LMS provides wealth advisors with a comprehensive “wealth management” offering, including best-of-breed securities-based lending capabilities, that can help attract and retain experienced advisors.

Support

We have the industry experience, network of third party lenders, wholesale product training and experienced in-field sales professionals to grow and support your business.

Security

We maintain policies and procedures designed to meet privacy and data security needs of our clients.

Scalable Advisor Recruiting

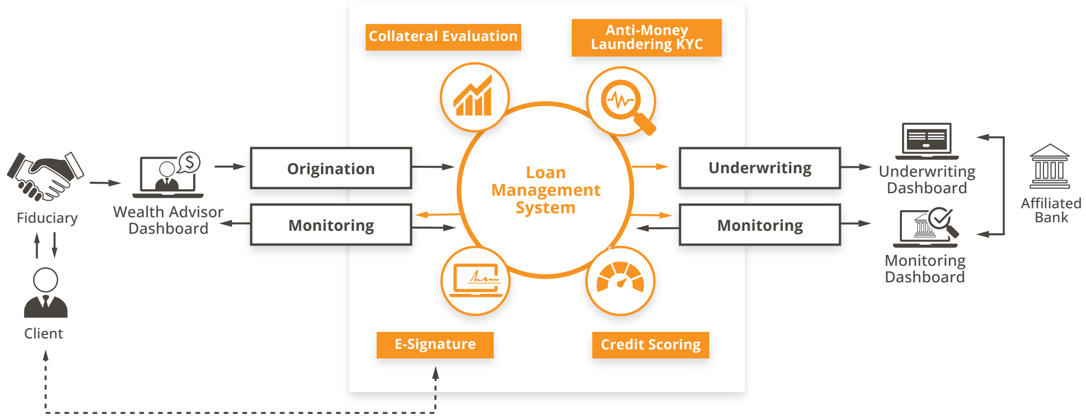
LMS automates the transition of existing pledged accounts. Weath advisors can now simplify the recruiting process, seamlessly on-boarding professionals and their clients.

1-888-809-9600 | info@totalbanksolutions.com

How It Works

Our **Loan Management System** (LMS) is a turn-key lending platform that is intuitive and simple to use. LMS is modular by design, providing unparalleled flexibility to operate as a complete stand-alone system or integrate with external providers.

With a configurable and branded interface, wealth professionals can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for their clients within minutes. Once the application is complete, LMS then streamlines the underwriting process, including AML on demand, credit scoring, collateral review, e-signature and exception processing.



Why R&T + TBS?

For wealth advisors looking to better serve the unique credit needs of their clients and attract and retain top advisors, we offer a complete solution.

R&T Deposit Solutions (R&T) and Total Bank Solutions (TBS) successfully completed a planned business combination in 2022. Together, the combined firm provides banks, credit unions, wealth managers and trust institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep, deposit funding and securities-based lending needs.

Contact us to request a demo:

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