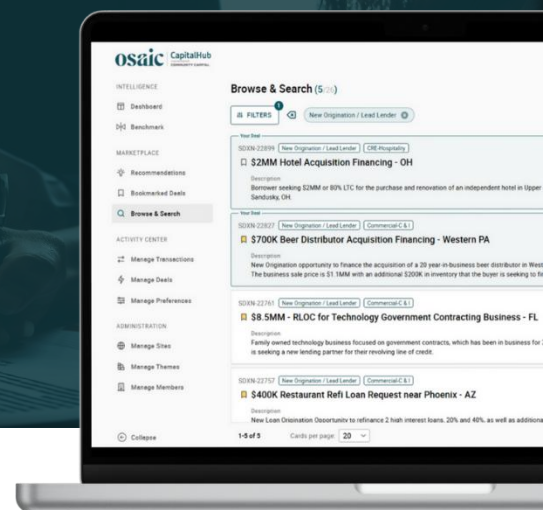


CapitalHub

Client Lending Solutions

Empower Your Advice. Deepen Your Client Relationships.



A Complete Lending Solution

Helping you deliver more for clients – across business and personal financial needs.

Osaic's **CapitalHub** gives you the power to connect your clients with a range of competitive, flexible financing options, across business and personal needs through an easy, efficient, process tailored to their unique goals.

In partnership with Community Capital, CapitalHub provides your clients real-time access to a nationwide network of over 1,400 financial institutions, including banks, credit unions, and specialty lenders in all 50 states. With more options across all loan types and lender profiles, clients benefit from faster, more tailored, and more competitive offers. Our experienced, in-house team of credit experts works closely with you and your client at every step, ensuring a smooth, successful process.

This is more than just a lending solution. It is a powerful market-driven, relationship-deepening tool that enhances client conversations, uncovers new insights and opportunities, and keeps you at the center of your client's financial life.

Why Lending Matters

Deliver more value to clients.
Unlock more opportunity for your practice.

- ✓ **Broaden Your Offering.** Expand the range of solutions you deliver with lending options that meet more client needs and elevate your role as a full-service advisor.
- ✓ **Gain Strategic Insight.** Lending reveals insights into client businesses, assets, and both near-term and strategic goals, making you more informed and indispensable.
- ✓ **Amplify Relationships.** Helping clients secure financing strengthens trust and opens the door to additional planning, investment, and advisory opportunities.
- ✓ **Stay Competitive.** If you're not helping clients address their credit needs, someone else will. This solution positions you as a critical partner for all stages of their financial growth.
- ✓ **Maximize Efficiency.** Our team provides end-to-end support—from inquiry to close – so you can continue to focus on your core business.

Ready to begin? Learn more about CapitalHub.

Smart technology meets unmatched market reach & white-glove service.

For more information about the solution or to discuss a specific client lending request, please contact Osaic's Capital Solutions Team directly or visit the website.

capitalsolutions@osaic.com | (866) 495-0958 | info.capitalhub.osiac.com/advisors



SCAN ME

Starting the Conversation

Beginning a dialogue with your client about lending doesn't require a complex pitch or financial deep dive.

A few simple questions will quickly uncover a client's credit needs and create an opportunity to add value.

Use these prompts to guide a short discussion that sets the stage for Osaic's Capital Solutions Team to step in and support the rest of the process, while keeping you informed.

Key Questions to Discuss with the Client

1 Start with the Loan Basics

- What is the **Loan Purpose?** (*Use of Proceeds*)
Understand what your client would like to finance / how will they use the loan proceeds.
- What is the **Loan Size** needed? (*\$ Amount*)
Discuss the estimated amount of capital needed: \$300K, \$5MM, or \$200MM?
- Who is the **Borrower?** (*Individual or Corporate*)
Is the borrower going to be an individual, business, or trust?

2 Structuring & Terms

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

3 Timeline & Relationships

- 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 an overview of the process and next steps reviewing and processing their loan request.
- After inquiry submission, based on loan type, allow ~5-8 weeks to gather lender interest and present offers to your client.

5 Submit a Loan Request

After the conversation, share the link below for them to start a request. The Capital Solutions Team will take it from there - coordinating lender sourcing and engagement, while ensuring you stay updated throughout.

SUBMIT REQUEST → [Client Loan Inquiry \(osaic.com/capitalhub\)](https://osaic.com/capitalhub)

Loan Options At-a-Glance

Your clients' financing needs are as varied as their investment portfolios—and CapitalHub is built to meet them all. From funding a business or purchasing real estate, to accessing liquidity for personal use, or buying a residence or vacation home, CapitalHub connects clients with competitive lending options.

Loan requests are placed on a tech-enabled marketplace and interest sourced securely, preserving client confidentiality while quickly generating real offers from top-tier lenders. Whether your client is an individual, trust, or corporation, the solution flexes to fit the structure that works best.

Commercial Loans

Financing solutions for operating companies and small businesses

- **Commercial Real Estate (CRE)** – Purchase, cash-out, refinance of commercial properties
- **Commercial (C&I)** – Acquisitions, buyouts, working capital, receivables, premium financing
- **Small Business Administration (SBA) 7(a) / 504** – Government-guaranteed loans for qualifying small businesses

Residential Loans

Loans to support individual real estate and liquidity needs

- **Residential Mortgage** – Jumbo, conforming or non-agency mortgages for primary homes, secondary homes, or investment property loans
- **Home Equity Line of Credit (HELOCs)** – evolving credit line secured by home equity, used for major personal expenses

Specialty Loans

Loans to support unique business or personal financing needs

- **Aircraft & Marine** – Financing for new or used private aircraft or boats (personal/business use)
- **Franchise** – capital to launch, acquire, expand operations
- **Equipment** – finance purchase or leasing of equipment or machinery
- **Other** – unique capital needs (i.e., Oil & Gas, Minerals & Mining)



Let's Get Started. You bring the client. We will bring the expertise... and the capital.

CapitalHub - built to help you expand your value as an advisor, stay ahead of the competition, and strengthen every relationship in your book.