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Investnet Credit Exchange Launches Access to Residential Real Estate & Unsecured Consumer Loans

ACx-Powered Exchange Expands Advisor Access to the Three Key Credit Solutions - Non-Purpose Securities-Backed, Unsecured, and Residential Real Estate Lending

CHICAGO, June 8, 2021 /PRNewswire/ -- Investnet, Inc. (NYSE: ENV) announces that the Investnet Credit Exchange has launched access to a broad range of residential real estate and unsecured lending products for advised clients from a growing list of lending partners selected for their product breadth and service quality. The Investnet Credit Exchange has expanded its product set beyond securities-backed lending with Upgrade and LightStream for unsecured loans, and Ally Home, Better, and Guaranteed Rate to help wealth managers meet what is typically their clients' largest credit need -- real estate financing.



"To compete and succeed in the wealth management arena, Advisors must address both sides of their clients' balance sheet. Helping clients build net worth means managing credit as strategically as investments. This product expansion gives advisors solutions for their clients' financing needs," **said Andrew Stavaridis, Executive Group Head, Solutions Distribution at Investnet.** "Creating Financial Wellness is the strategic high ground for our industry, and credit is an essential pillar. Together, with insurance and financial planning, providing credit solutions positions Advisors to confidently answer, 'Why should you be my wealth manager?'"

The Investnet Credit Exchange, powered by the Advisor Credit Exchange (ACx), provides financial advisors using the Investnet ecosystem access to a broad choice of secured and unsecured loan options, from \$10,000 to \$25 million, and above. The potential lending opportunities are gathered based on each client's financial data and come from a list of lending partners curated for their product offering, service quality and financing experience. The expansion of the Credit Exchange's suite of lending products now provides advisors with access to:

- **Residential Real Estate Loans:** Advisors can help clients obtain loans for everything

from purchasing or refinancing homes to paying for home improvements. The Federal Reserve Board of New York reports that mortgages account for over 70% of consumers' personal credit balances.

Ally Home (the residential mortgage lending arm of Ally Bank), Better, and Guaranteed Rate are the first residential mortgage lenders to join the Exchange.

- **Unsecured Loans:** Envestnet has partnered with Access Financing (a SweetPay brand), a provider of unsecured loan aggregation solutions, to connect the Exchange with multiple unsecured lending partners, and present a wider array of potential loans for each application based on client data and relevance, from which advisors and clients can choose those with the best terms.

In addition to LightStream, a division of Truist (formerly SunTrust), the unsecured lending partners on the Credit Exchange now include Upgrade Inc., a neobank that offers access to affordable and responsible credit to consumers. LightStream joined the Exchange in 2020. Envestnet, ACx and Access Financing plan to add lenders in the second and third quarters of 2021 to continue to expand credit market access.

"The Envestnet Credit Exchange is now positioned to enable advisors to meet the three key personal lending services— securities-backed, unsecured, and real estate-based loans," said **Peter Stanton, CEO of Advisor Credit Exchange**. "The connections we foster can provide advisors the power and confidence to advise their clients on all aspects of lending and help them access the ideal credit solutions for meeting their needs."

About Envestnet

Envestnet, Inc. (NYSE: ENV) is transforming the way financial advice and wellness are delivered. Our mission is to empower advisors and financial service providers with innovative technology, solutions, and intelligence to make financial wellness a reality for everyone. Over 106,000 advisors across more than 5,200 companies—including 17 of the 20 largest U.S. banks, 47 of the 50 largest wealth management and brokerage firms, over 500 of the largest RIAs, and hundreds of FinTech companies—leverage the Envestnet platform to grow their businesses and client relationships.

For more information on Envestnet, please visit www.envestnet.com, subscribe to our [blog](#), and follow us on Twitter ([@ENVintel](#)) and [LinkedIn](#).

About Advisor Credit Exchange, LLC

The Advisor Credit Exchange (ACx) is a technology-empowered network that brings together lenders and wealth managers, enabling investment firms and advisors to deliver financing solutions to build their clients' net worth and meet their financial goals. By integrating liability management with asset management and protection solutions, ACx has created new opportunities for advisors to help clients achieve financial wellness.

For more information on the Advisor Credit Exchange, please visit www.advisorcreditexchange.com.

Envestnet, Inc. has a financial interest and occupies board of director positions in the Advisor Credit Exchange. ACx provides lending solutions to advisors and their clients via the Envestnet platform through Envestnet's affiliate, Envestnet Financial Technologies.

Neither ACx nor Envestnet offers any loan products or makes any lending decisions. The funding and administration of all loans is undertaken by separate and unaffiliated financial institutions. This release should not be construed as an offer, recommendation or endorsement of any particular product, service, bank or firm.

Media Contact:

Dana Taormina

JConnelly for Envestnet and ACx

973.647.4626

envestnetpr@jconnelly.com

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