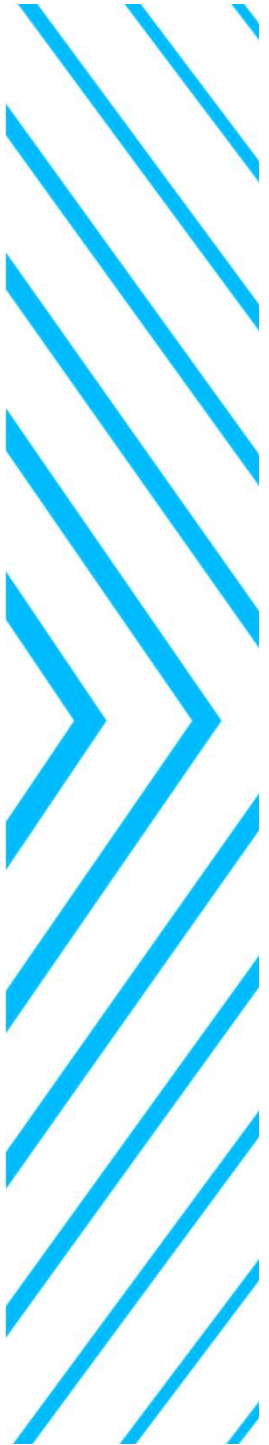
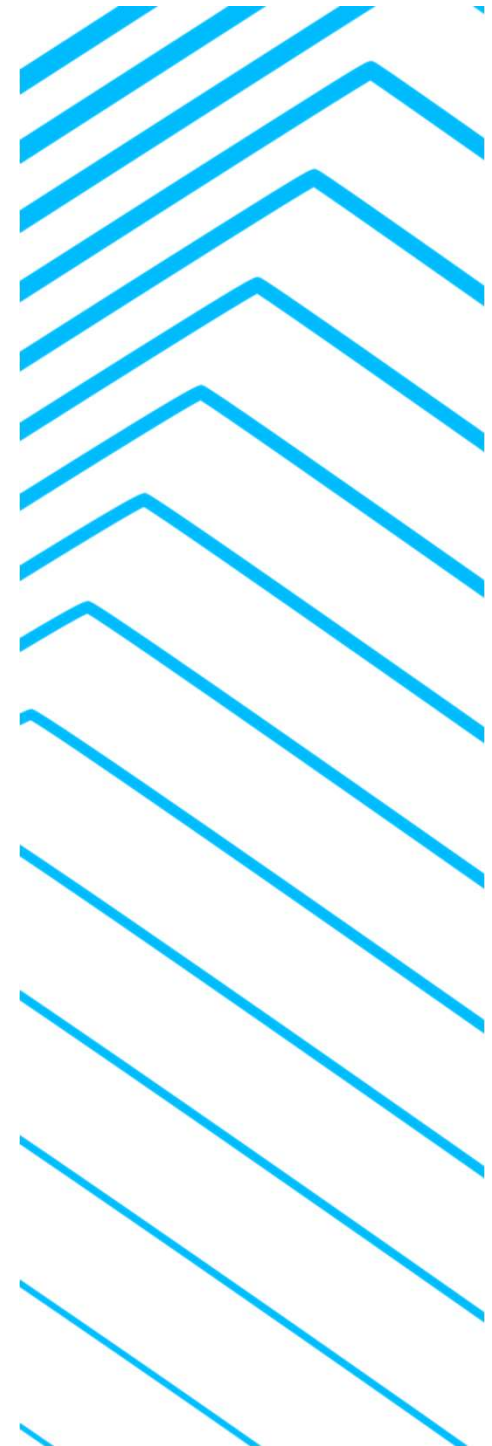


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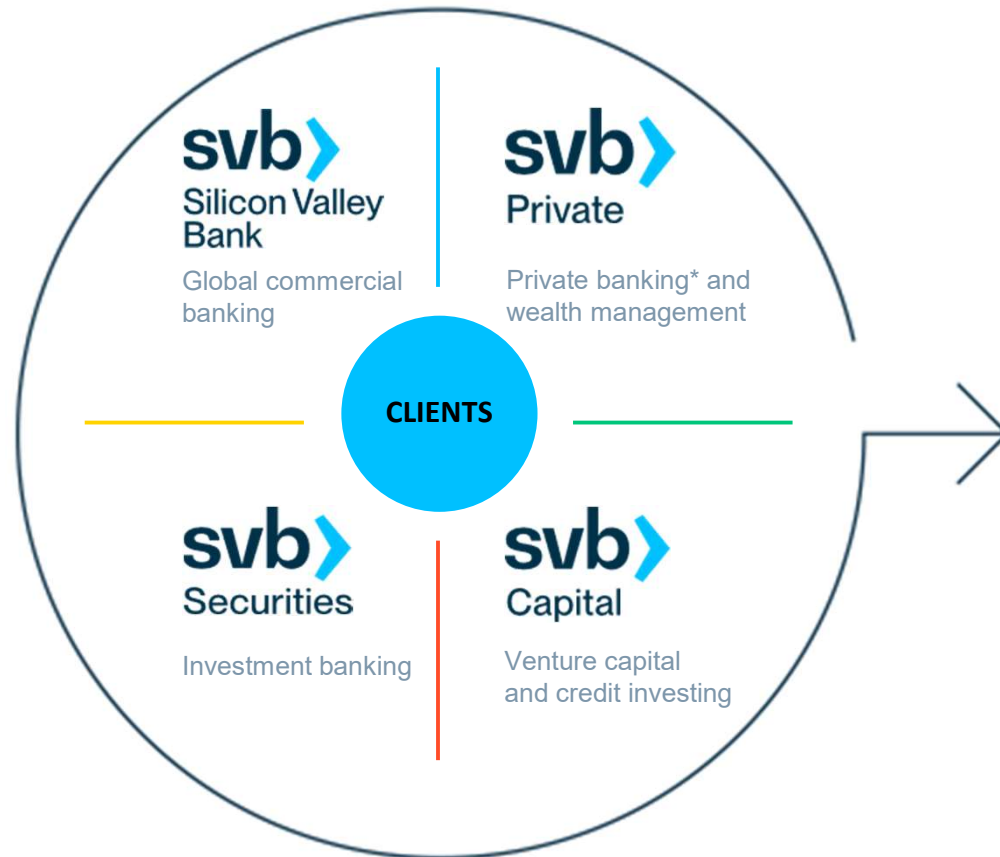
For nearly 40 years, SVB has helped innovators, enterprises and investors. Today, we provide a full range of business and personal financial solutions to individuals and organizations of all sizes, within innovation centers throughout the world.





Located where innovation happens.

SVB is headquartered in Santa Clara, California,
with offices in centers of innovation
across the U.S. and around the world.



We provide a range of comprehensive financial solutions across the four groups within SVB.

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SVB Financial Group
Corporate
Responsibility

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It's important to us to care for the people and communities we serve. Our commitment to socially responsible and sustainable practices is an integral part of our business.



We pledge to reduce our impact on the environment.



We commit to **diversity, equity, inclusion** and socially responsible practices.



We believe in the importance of sound and effective corporate governance*.

Every day we pursue progress with an approach to corporate responsibility that's designed to make a meaningful impact on the people, organizations and communities we serve.



\$11.2 billion committed to communities, small businesses and underserved areas*

\$5 billion in small business loans of \$1 million or less*

\$4.8 billion in Community Reinvestment Act and Community Development loans and investments*

\$1.3 billion in residential mortgages to low- and moderate-income (LMI) borrowers and in LMI census tracts*

\$75 million in charitable contributions*



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*SVB Environmental, Social and Governance Report 2022

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Introduction & Capabilities

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What We Do

As your partner, and based on a deep understanding of what drives you, we're here with a suite of potential solutions to help support your success for generations to come.

Banking & Lending*

- Mortgage lending
- Home equity lines of credit (HELOC)
- Securities-backed lending
- Private stock-backed lending
- Partner lines of credit (PLOC)
- Online and mobile banking

Wealth Management

- High Net Worth advisory services
- Multi-generational wealth planning
- Values-aligned investment solutions
- Financial planning
- Concentrated stock advisory
- Philanthropic planning

Trust & Fiduciary Services*

- Trust administration services
- Estate and trust settlement
- Agent for fiduciary
- Specialty asset management
- Guardianship and conservatorship of estate
- Tax strategies & planning

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Who We Serve

SVB Private serves today's innovators and investors. We partner with individuals and business leaders like you to develop a fresh, holistic approach to your financial life and legacy.

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We focus on

- Collaboration, understanding and efficiency
- Combining industry expertise with powerful solutions
- Finding possibilities that move you forward



Who We Serve

SVB Private serves today's innovators and investors. We partner with individuals and business leaders like you to develop a fresh, holistic approach to your financial life and legacy.

We know entrepreneurs, founders, and other innovators have unique wealth management needs.

- Pre & post liquidity planning
- Equity compensation & option exercise planning
- Managing liquid net worth and assets



Who We Serve

SVB Private serves today's innovators and investors. We partner with individuals and business leaders like you to develop a fresh, holistic approach to your financial life and legacy.

We know investors have unique wealth management needs.

- Private Equity Firms
- Venture Capital Firms
- Capital call funding
- Planning around liquidity events
- Balancing private ventures with public investing



Who We Serve

SVB Private serves today's innovators and investors. We partner with individuals and business leaders like you to develop a fresh, holistic approach to your financial life and legacy.

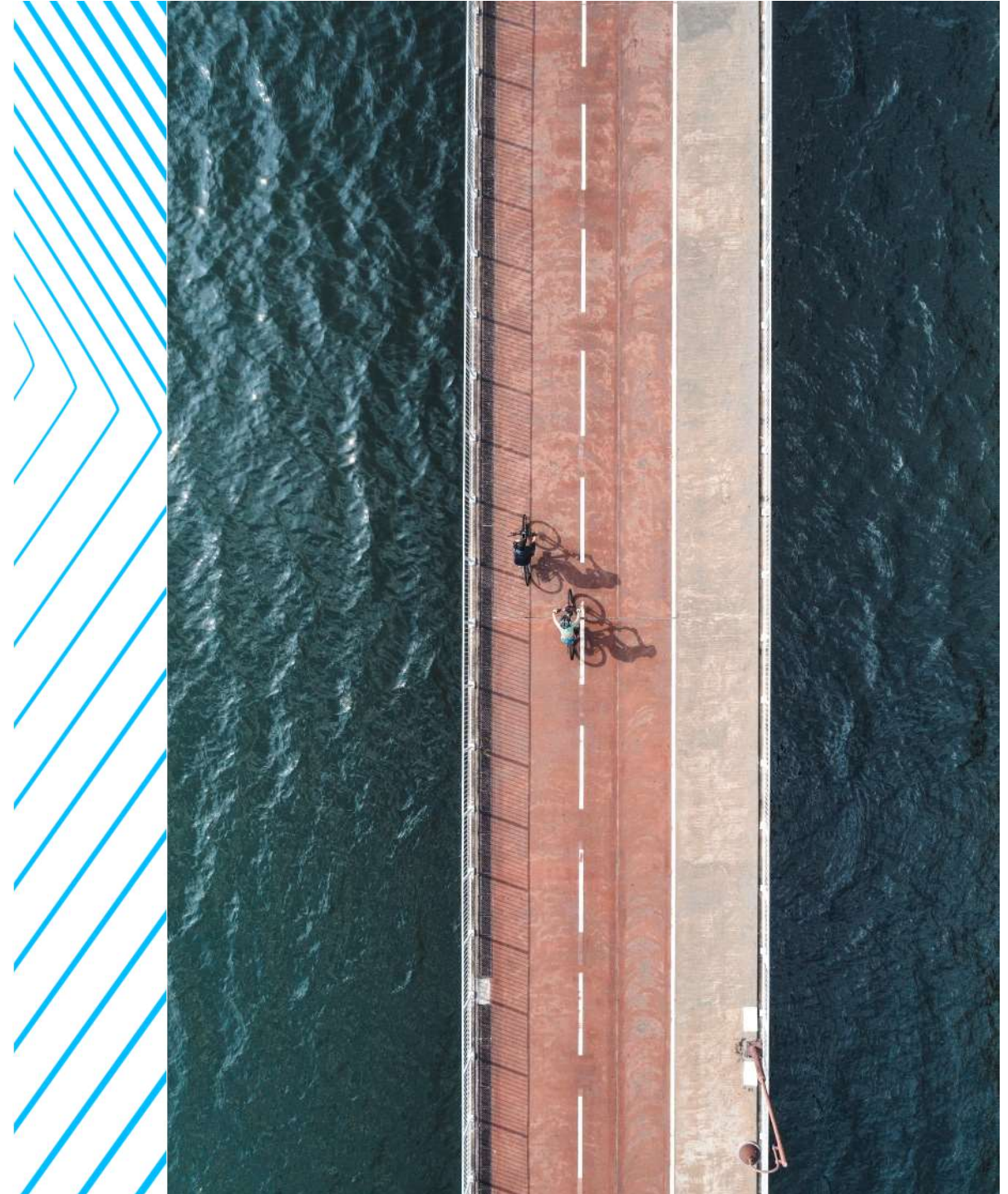
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We believe in being the kind of partner who offers new ideas - anticipating issues and proactively seeking out opportunities to support your continued success.



Our Approach

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Our relationship
with you is
guided by five
core principles.

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01 Personal

The better we understand you, the more tailored,
powerful and valuable the solutions.

02 Independent

Expect proactive guidance.

03 Strategic

Insights and perspectives that help
guide you towards achieving your goals.

04 Transparent

Clear communication and transparency about
what you own, why and the associated cost.

05 Collaborative

We take an integrated approach with
your extended team of specialists.

We offer a consultative experience to planning that's centered around you and your unique needs.

01

Gain a deep UNDERSTANDING of your goals, values and concerns

02

Your team creates a personalized PLAN for you and your family

03

IMPLEMENT your wealth and investment strategy

04

MANAGE, monitor and optimize your plan



Developing Your Plan

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Our approach in action.

We get to work –
collaborating with you
to design your unique
plan and experience.

Here's how.

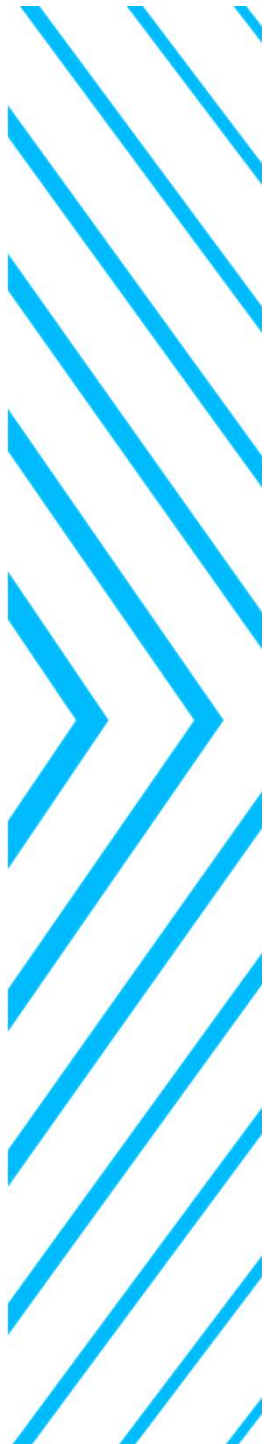
- 01 Develop a comprehensive wealth strategy by reviewing, assessing and understanding your needs.
- 02 Leverage investment opportunities.
- 03 Create a tailored lending approach – pairing the right financing solutions with your goals*.
- 04 Explore specialized planning strategies by identifying tax, estate, philanthropy, personal and business needs*.
- 05 Implement your unique plan, using your entire balance sheet to help you fulfill your personal, philanthropic and business goals.



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Our approach in action.

We get to work –
collaborating with you
to design your unique
plan and experience.

Here's how.

01 Develop a comprehensive wealth strategy

- Wealth Planning
- Risk appetite
- Philanthropic goals
- Establishing your legacy

02 Leverage investment opportunities

- Equity & fixed income strategies
- Satellite exposures to deliver alpha and/or align with values
- Alternative investments, including non-correlated strategies & direct investments

03 Create a tailored lending approach*

- Mortgages
- Securities-backed loans
- Private stock-backed lending
- Specialty commercial

04 Explore advanced planning strategies*

- Multi-generational wealth planning
- Tax strategies and planning
- Family governance
- Asset liability considerations
- Local & philanthropic planning

05 Implement your unique plan

- A full presentation of our complete strategy and proposal
- Supporting you with a dynamic plan moving forward
- Ongoing collaboration with your extended team of specialists
- Trust & estate planning considerations*



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Moving Forward

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Collaborative Partnership

TIME is a precious resource, our goal is to make the most of that valuable resource through:



Our team of specialists and extended team of experts.



Empowering technology that keeps you connected.

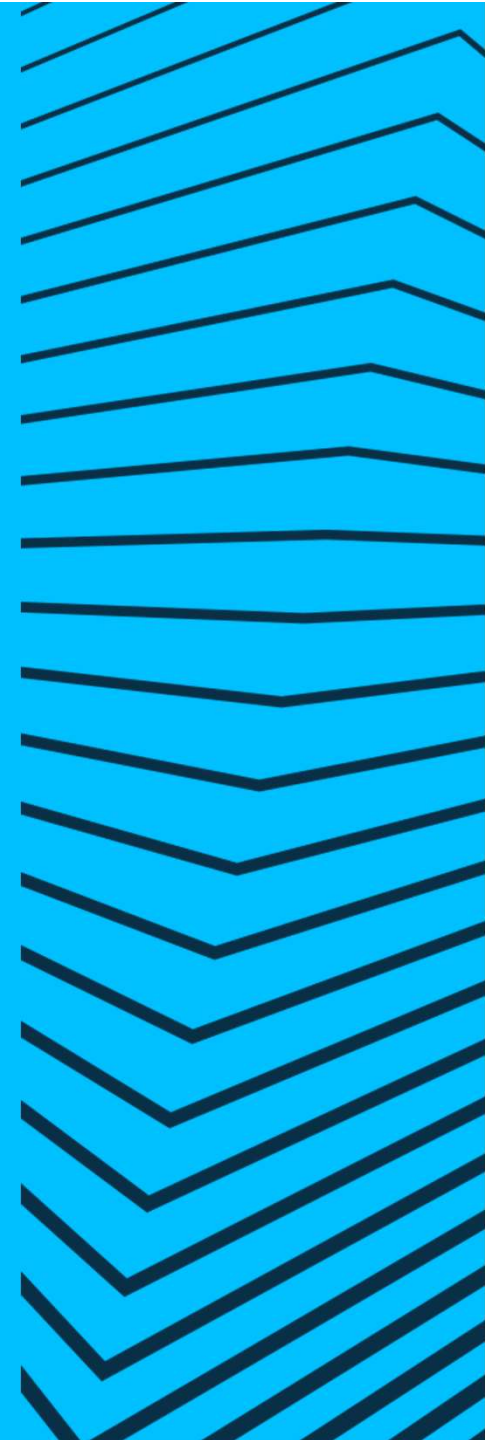


Tailored solutions and our broader community network.



The insights, perspectives and research that help guide you.

Access to people.



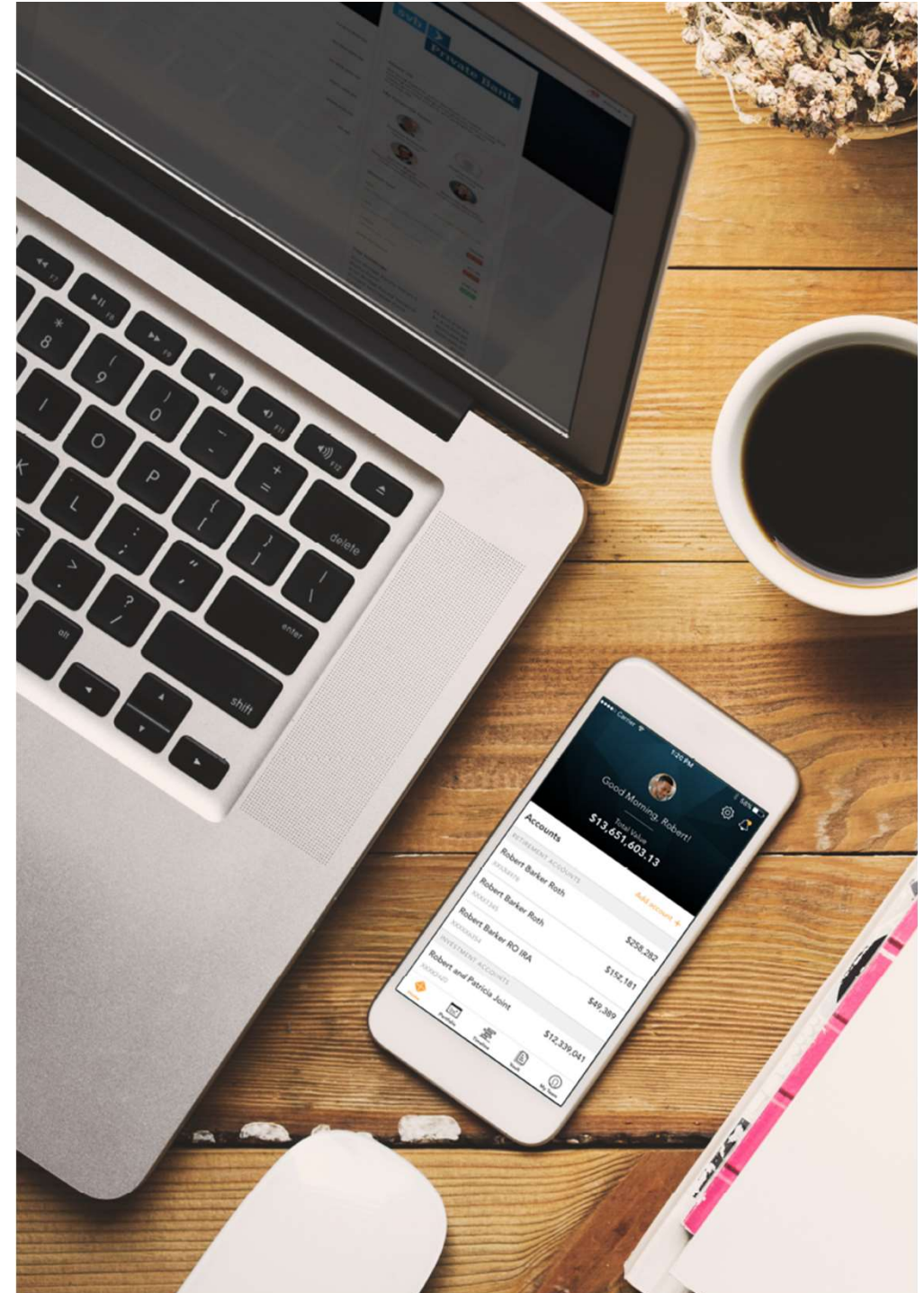
More than just faces and names,
these are the people who care
deeply about your success and
help to pursue it.



Access to the platforms that keep you connected.

Including the technology you'd expect from a name like SVB – intuitive interfaces and convenient navigations that deliver the information you need to quickly understand your full financial picture.

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Access to the solutions you need, when you need them.

Your SVB experience is tailored to you. Every solution is designed to work in concert with the unique needs of innovation leaders like you.

Custom Lending crafted to meet your specific goals, objectives and ambitions*.

Lines of Credit that help unlock liquidity to serve your unique plan*.

Private Banking that revolves around you and provides access to a dedicated team of resources*.

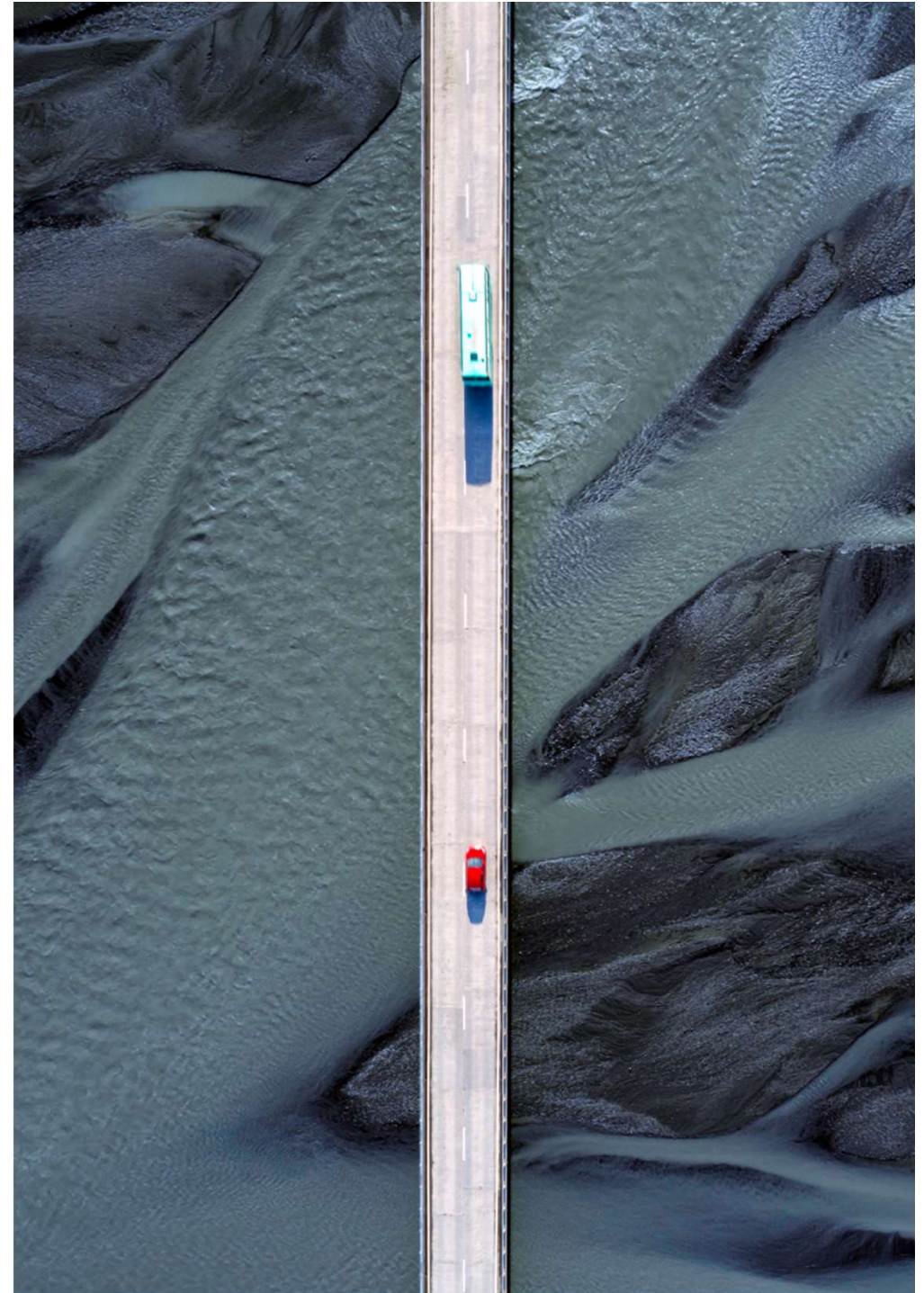
Wealth Management informed by your entire balance sheet and lifestyle.



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Trends & Insights

Through the website, you have access to actionable insights, perspectives and research that guides you.

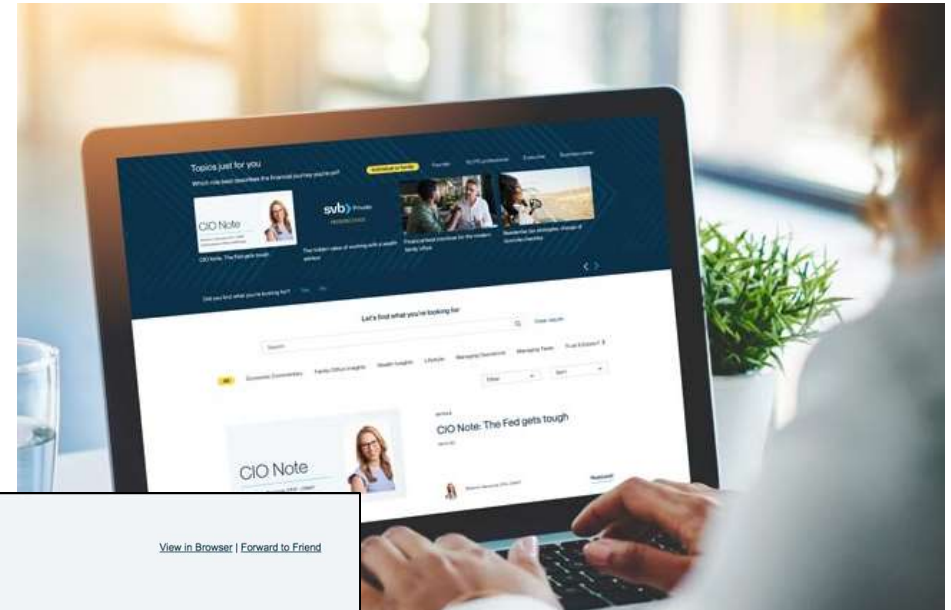
Sharing new ideas is one of the most important ways we create possibilities together.


Visit our website if you'd like a quick take on:

- A financial topic
- Economic trend
- Industry development
- Lifestyle
- Business operations

Access SVB Perspectives
svb.com/private-bank/insights

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Perspectives

June 2022 Edition

IN THIS ISSUE

- [Are you thinking of moving your primary residence to a tax-advantaged state?](#)
- [CIO Note: The Fed gets tough](#)
- [The hidden value of working with a wealth advisor](#)
- [Examining the appeal of self-settled trusts](#)
- [SVB Premium Wine Division Friends & Family Offering](#)

FEATURED CONTENT

Are you thinking of moving your primary residence to a tax-advantaged state?

Be sure to fully understand the pertinent tax laws before you decide on the move.

Read now


Explore our residential lending options

Flexible mortgages designed to make financing more convenient. [Learn more](#)

MARKET & ECONOMIC COMMENTARY

CIO Note

Shannon L. Saccoccia, CFA®, CIMA®
Chief Investment Officer



The Fed gets tough

With inflation still running well above target, the Fed is getting more aggressive, making it even harder to deliver the soft landing necessary to avoid a recession.

[Read now](#)

WEALTH INSIGHTS

The hidden value of working with a wealth advisor


In today's turbulent market it's important for investors to keep a level head as they pursue their financial goals. Chief Investment Officer, SVB Private, Shannon Saccoccia, and SVB Private Wealth Advisors Flavia Trento and Ryan Fox discuss the many benefits advisors offer clients that go well beyond investment strategy implementation.

[Listen now](#)

TRUST & ESTATE PLANNING

Examining the appeal of self-settled trusts

When structured correctly, they are effective tools





Next steps

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During our partnership, we focus closely on the details to help make sure everything is in place for you, your family and legacy.

Discovery & Diagnostics

We'll look across your balance sheet to analyze and review your full financial picture.

Needs & Recommendations

We'll perform a review of your liquidity position and investment needs. Then, make recommendations for investment strategy and wealth management strategy with a transparent schedule of fees.

Implement Investment Strategy

We streamline to save you time. This phase includes account openings, asset transfers and everything needed to execute on your investment proposal.

Portfolio Management & Reporting

This is when we'll guide you through our online platforms and develop a schedule to review reporting and progress toward your goals.

Our Ongoing Relationship

We'll proactively collaborate with you on tailored solutions for investing, wealth, trust and estate planning* as well as your banking* needs like lending*, mortgages*, credit strategies*, among others.



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APY calculation assumes that the deposit and interest remain for one full year. Withdrawals from certificates of deposit prior to maturity are subject to substantial penalty. Fees can reduce earnings on checking, savings, and money market accounts. Minimum balances may apply. All rates are subject to change without notice and interest rates that apply to variable rate accounts may change after the account is opened.

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Investing in equity securities involves volatility risk, market risk, business risk, and industry risk. Volatility risk is the chance that the value of a stock will fall. The price of stocks also fluctuate in response to economic and business developments. Business risk is the chance that a specific company's stock will fall because of issues affecting it, such as the company is managed. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. Stocks of small and medium-sized companies entail special risks, such as limited product lines, markets, and financial resources, and experience greater volatility than securities of larger, more established companies.

Investing in fixed-income securities may involve certain risks, including the credit quality of individual issuers, possible prepayments, market or economic developments and yields and share price fluctuations due to changes in interest rates. There may be less information available on the financial condition of issuers of municipal securities than for public corporations. The market for municipal bonds may be less liquid than for taxable bonds. High yield bonds are considered speculative and involve greater risk of default. Such bonds tend to be more volatile than investment-grade bonds and have a greater risk of price fluctuations and loss of principal and income than US government Treasury bills, notes and bonds.

International investing involves unique risks, including foreign taxation, foreign currency fluctuation risks, risks related with possible variances in financial standards and other risks associated with potential political, social and economic developments. Investing in emerging markets may involve greater risks than investing in more developed countries.



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Alternative investments (such as hedge funds) are private investment vehicles restricted to certain qualified and institutional investors. They are often speculative and include a high degree of risk. An investment in derivatives, such as futures and options contracts, involves additional risks that an investor would not be subject to if it invested directly in the securities and commodities underlying those derivatives. The investor may experience losses that exceeds losses experienced by investors that do not use futures contracts and options. Although futures contracts are typically liquid instruments, under certain market conditions there may not be a liquid secondary market always available. Trading restrictions or limitations may be imposed by an exchange, and government regulations may restrict trading in futures contracts and options. Over-the-counter transactions are subject to little, if any, regulation and may be subject to the risk of counterparty default.

Mutual funds and other investments are subject to market volatility and the risks of their underlying securities, which may include the risks associated with investing in smaller companies, foreign securities, commodities, derivatives and fixed income investments. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Investments in mutual funds and ETFs include embedded investment management fees paid to the investment adviser of the mutual fund or ETF. As such, client accounts that invest in mutual funds and/or ETFs will be subject to two layers of management fees. An explanation of the fees and expenses for each mutual fund and/or ETF is included in that mutual fund's and/or ETF's prospectus.

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