



Fifth Third
Institutional Services

Institutional Trust & Custody



Fifth Third
Institutional Services

Empower your organization with a partnership built on superior service, flexible solutions, and unmatched value.



About Us

Fifth Third Institutional Services offers an array of institutional trust and custody, institutional investment management, and retirement plan services. For more than a century, we've helped institutional investors grow, manage, and protect their assets by delivering flexible solutions—with a superior level of service and unmatched value.

Our Clients:

- Banks.
- Trust departments.
- Law firms.
- Mutual fund companies.
- Insurance companies.
- Investment advisors.
- Corporations.
- Public entities.
- Not-for-profits.
- Tribal communities.
- Taft-Hartley.



Experience the Fifth Third difference today.

Flexible Solutions

We create flexible solutions designed to meet the evolving needs of our clients, regardless of size.

Premium Service

We believe in a client-driven approach to building long-standing relationships focused on client goals and outcomes.

Unmatched Value

Our internal and external partnerships unlock greater value for our clients through a breadth of products and solutions all offered under one service arrangement.

Your Trusted Partner

At Fifth Third Institutional Services, partnership is about helping you grow and succeed. This is not the typical vendor/client relationship. Your dedicated Relationship Manager seeks to cultivate both a personal and professional relationship by earning your confidence through the superior service they provide.

At the core of your partnership with Fifth Third, your Relationship Manager is a powerful advocate who serves as your single point of contact consistently remaining focused on understanding and exceeding your needs.

With the utmost personal attention and accessibility, your Relationship Manager partners with you and leverages their industry and technical insight, along with the considerable resources of Fifth Third, to help you solve problems or create solutions to your unique needs.

"The combination of top-notch technology and a more personalized approach makes Fifth Third a superior choice compared to any other institution for our custody and mutual fund trading needs. With the high level of personal service they provide, they are hands down, one of the strongest providers in this field. From day-to-day processing to the unusual question, or unique situation, they are always willing to assist and never fail to make us feel like a valued partner."

- VP, Operations Director

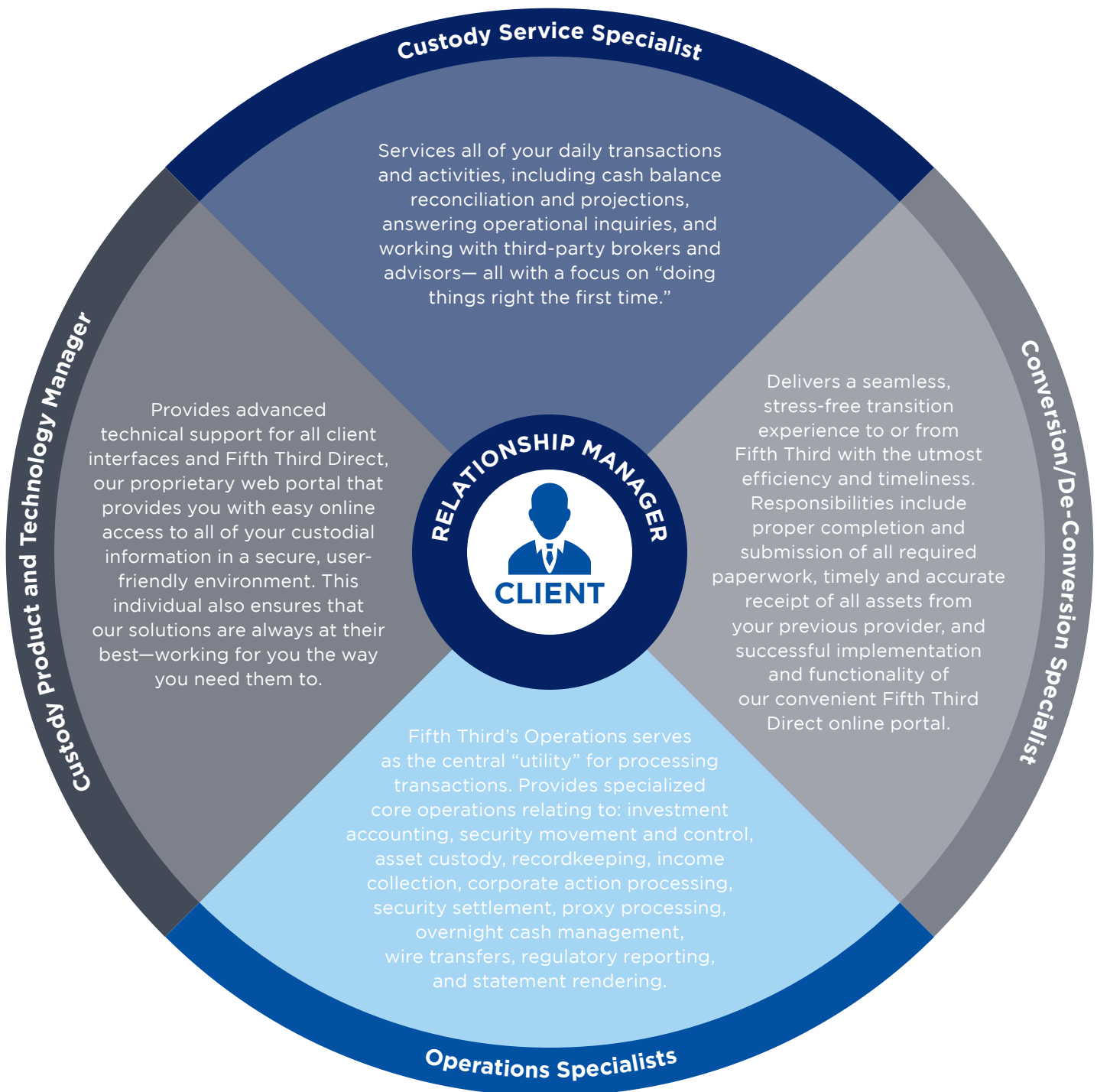


"The people I work with in the back office are fantastic. Every time I shoot them a question or request, they respond immediately, with informative answers and very efficient fulfillment. Fifth Third really provides great support!"

- Trust Operations Officer

We Keep Our Clients at the Center of Everything We Do

Being a trusted partner and taking care of our clients is vital to creating value. Your daily service team is made up of centrally located resources responsible for ensuring all operational aspects are completed on time and with accuracy. We maintain unique processes and procedures to accommodate your individual needs and work to continually exceed your expectations.



Behind the scenes, your team is supported by over 450 securities and accounting professionals all working on your behalf.

Flexible Financial Solutions

One of the many things that set us apart from the competition is our ability to become the single source for all your custodial and investment-related needs. We found that by building strategic partnerships with the industry's top service providers, we're able to offer an extensive range of adaptable solutions to meet your organization's unique needs, now and in the future.

Global Custody¹

Whether your assets are held domestically or through our global sub-custodial network spanning over 100 markets, Fifth Third offers a single point of contact for all of your asset servicing and settlement needs—with a process designed to help you maximize efficiency, reduce risk, and minimize costs.

Mutual Fund Trading and Settlement

With Fifth Third, there's no need to reconcile mutual fund positions separately from your core asset holdings. That's because we offer the ability to trade, hold, collect income, and reconcile mutual fund positions alongside your other assets, providing you with a true single-source reporting solution.

Cash Management

Effectively manage your excess cash by using a short-term investment vehicle that provides automated daily investing in institutional money markets or bank deposits.² You can also take advantage of one of our line-of-credit offerings to help solve your short-term funding needs.

Institutional Brokerage³

Through our strategic partnerships, we provide access to efficient, real-time institutional trading services with flexible commission schedules and commission recapture to help increase the operational efficiency of your organization.

Foreign Exchange

When it comes to executing global trades, Fifth Third's foreign exchange desk is here to meet all of your international currency needs. We offer real-time foreign exchange rates, detailed reporting, and integration with our custody settlement process—all aimed at helping you streamline your own trading and settlement operation.

Securities Lending⁴

A securities lending program enables your organization to earn additional income for your investment portfolio by putting idle "in-demand" securities out for loan. Our established third-party lending provider makes it easier than ever for you to customize a lending solution that's right for your organization. The program offers access to account administration, indemnification against borrower default, comprehensive risk management and competitive cash collateral investments.

Transition Management³

Rebalancing a portfolio or appointing a new investment manager pose very real challenges that can negatively impact performance. With Fifth Third, you'll benefit from a smooth and cost-effective transition of assets—without sacrificing performance results.

Our strategic partnerships are the key to your success. Through the combined efforts of Fifth Third and other industry leaders, we're able to deliver more value to you.

¹ Access to custody of foreign assets provided through BNY Mellon.

² Deposit and credit products provided by Fifth Third Bank. Member FDIC.  Equal Housing Lender.

³ Access to institutional brokerage, commission recapture, and transition management services provided through Fifth Third Securities, Inc., Capital Institutional Services, Inc., and Cowen Prime Services LLC.

⁴ Access to securities lending program provided through eSecLending.

Investment Management

We provide a full spectrum of institutional investment management services catering to organizations of all types and sizes. Our analysts, strategists, and portfolio managers are committed to partnering with you to develop investment strategies that support your organization's unique goals in an evolving marketplace.

Defined Benefit Plan Services

In today's workplace, offering a competitive retirement plan is essential for attracting and retaining a qualified, talented workforce. But providing those benefits is becoming an increasing challenge. Our bundled services are designed to bring together key components associated with running a successful pension plan. We offer directed trustee, asset servicing, and benefit payment services designed to give you a turnkey solution for servicing your retirees and current employees.

Escrow Agent Services

When organizations engage in mergers and acquisitions, selecting an escrow agent is a critical decision. Fifth Third can serve as a neutral third party to establish and service an escrow, ensuring you close your transaction efficiently and in a timely manner.

Planned Giving

Fifth Third's Planned Giving experts are dedicated to the success of our clients' strategic development efforts. Services provided include payment and tax processing, fund track reporting, FASB and State liability reporting, and support with state compliance.

Reinsurance

Fifth Third provides a turnkey solution for insurance companies who engage in the reinsurance market. Our solutions provide that single point of contact for documentation, safekeeping, and administration of cash flows that's necessary to maintain accurate reporting and control over funds invested in these accounts.

Portfolio Accounting Interfaces

At Fifth Third, we realize the importance automation and technology play in providing efficient, cost-effective solutions. That's why we're committed to embracing new technology and putting it to work for you. Our ongoing investment in technology and systems provides your organization with operational efficiencies and access to continuous product and service updates.

Interfaces with leading portfolio management & accounting systems:

- Accutech.
- Advent.
- Bloomberg PORT.
- Infovisa.
- Innovest.
- FIS.
- Fi-Tek.
- HWA.
- PAM.

Enhanced Reporting

When standard activity and holding statements alone aren't sufficient, take advantage of our enhanced reporting option—powered by Clearwater Analytics. Enhanced reporting delivers daily, web-based, consolidated, multi-asset, investment portfolio reporting for global investors. Plus, enhanced reporting provides independent verification of investment information and delivers transparent, integrated accounting, compliance, risk and performance reporting and analytics.

Treasury Management

Effectively managing working capital is critical to maintaining the day-to-day needs of your organization. Our solutions are backed by experienced treasury management professionals who are dedicated to understanding your business and providing customized solutions. Fifth Third's lineup of treasury management solutions includes: integrated payables/receivables, information management, liquidity solutions, risk management, and global treasury solutions.

Fifth Third Direct®

Fifth Third Direct is our proprietary web portal that provides you with easy online access to all of your custodial information in a secure, user-friendly environment. Benefits include:

Instant, Real-Time Reporting – Data is provided in real-time and can be conveniently retrieved by single account or across all accounts.

Custom Reports – Create custom reports with up to 200 data elements to meet your specific reporting needs—so you can analyze the data that's most important to your organization.

Standard Reports – A wide array of built-in, downloadable reports is available including summary reports, account balances, daily activity, pending account information, asset specific reports, affirmed and failed trade reports, historical reports, and more.

Ability to Initiate Transactions – Fifth Third Direct allows you to enter mutual fund trade instructions, so there's no need to hold mutual funds elsewhere—thereby reducing costs and effort intensive reconciliation processes.

Security Controls – Flexible, robust security features to help maintain the highest levels of data integrity and security.

Fifth Third Direct delivers secure, anytime, anywhere access to the critical information you need.



For illustrative purposes only.

For more information about Fifth Third Direct, go to
53.com/fifththirddirect

Value Delivered

Being a trusted partner and taking care of our clients is vital to creating value. With the right foundation and the right partnerships in place, we are firmly focused on providing more value for our clients.

- Extensive value-added services.
- Access to experts and industry leaders under one service arrangement.
- Connectivity helps streamline processes, which helps reduce costs.
- Reasonable fees for services offered.

Achieve exceptional business results with Fifth Third's comprehensive value-added services.



"The customer service is spot on. Inquiries are answered very timely, usually immediately, and the people are friendly, supportive, courteous, and kind. I feel like I know them and they are part of my work family. Truthfully, I can't say enough about the service. And it's been that way from the very beginning - conversion was a breeze, thanks to my team, and they continue to take care of me every day."

- Trust Department Custody Representative



Experience the
Fifth Third difference today.



866-719-0014



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