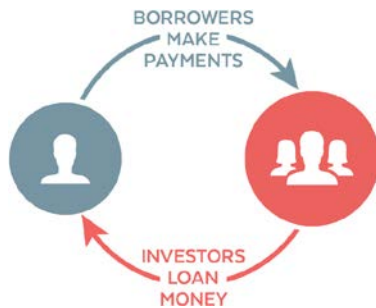


What happens now?

Now that your new account is open, your dedicated investment adviser will assign appropriate credit strategies to your account(s) and enable automated investing for those strategies.

It will take anywhere from a **few weeks to a few months** to have your account fully-invested initially. The time frame will vary dependent on the strategy selected for your account, and whether or not any funds are already invested in the account.



The investment process

1. Peer-to-Peer marketplaces (such as Lending Club or Prosper) approve and list loans for investment
2. Our platform selects a specific loan to invest in and the note (investment) size
3. If fully funded, marketplaces perform additional due diligence and decide to issue/not issue the loan
4. If the loan is issued, the first payment will be due from the borrower approximately 30 days later
5. After that, payments will typically recur every month around the same date until the end of the loan term (usually 3 or 5 years).

Frequently Asked Questions

How can I add an additional investment or request a withdrawal at a later date?

If you wish to schedule a recurring deposit, one-time deposit, or request cash be held in reserve for a withdrawal, please contact our Investor Success Team at 720-259-0455.

Why does my ROI keep changing?

Peer-to-peer investments have specific repayment cycles that effect ROI over time. Please reference the reverse of this document for a detailed chart.

Can I still login to my account at Lending Club or Prosper?

Yes, you maintain login access to your account.

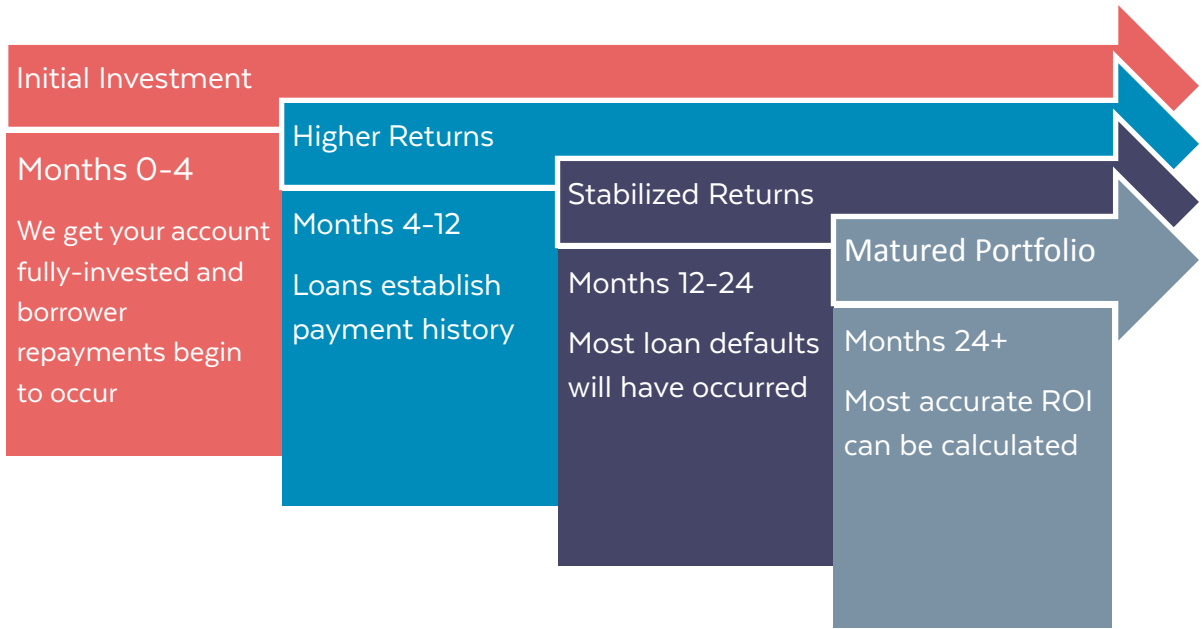
Why are the returns on my statement different from those displayed at Lending Club or Prosper?

Our return calculations tend to be more conservative and robust by accounting for not only loan performance, but also the overall account value change and effects of idle cash.

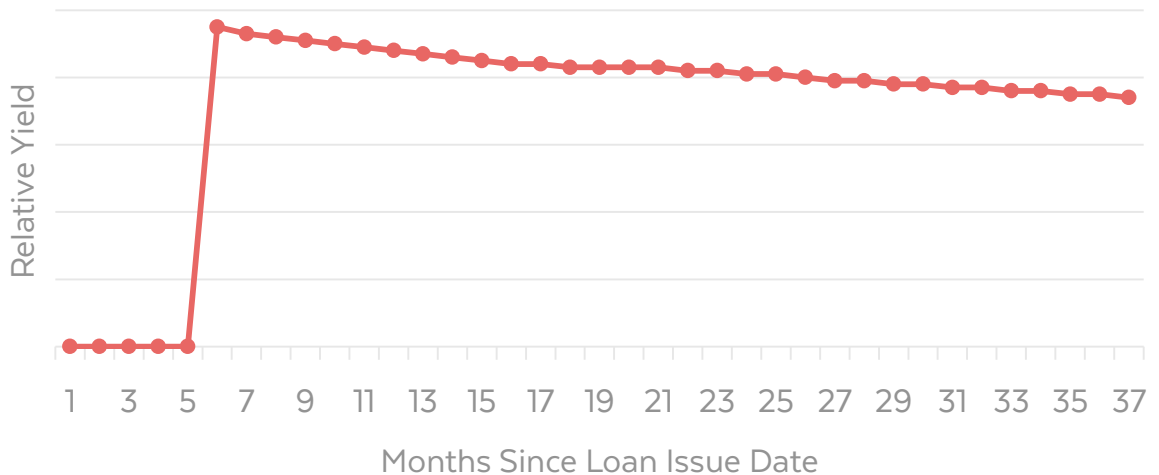
When will I receive a statement of my account?

We send monthly statements approximately two weeks after the end of the previous month via email

Your Portfolio Cycle



Relative Yield over Loan Cycle



*The Relative Yield over Loan Cycle Chart is shown for illustrative purposes only - investor performance will vary