

DREYFUS

■■■■ CORPORATION

STOCK LOAN GUIDE



Welcome,
we are the
Dreyfus Corporation

Thank you for your interest in our opportunity.

Dreyfus Corporation is a premier provider of wealth management and multi-faceted Merger and Acquisition services in all aspects of debt and equity financing, restructuring, valuation, and strategic consulting with offices throughout Europe, the USA and Asia and sales development staff located throughout the world. Wealth managers and investment advisors counsel their clients to maintain a portion of their portfolios in assets that can be quickly converted to cash as the need for liquidity arises. Assets with that liquidity profile, however, provide low or no returns, leaving the investor with underperforming assets in his or her portfolio. We pride ourselves in offering a wide range of financial services and products geared towards the high net worth client.

One such program is our stock loan program. Dreyfus Corporation's innovative stock loan program is the perfect solution that enables investors to hold higher-performance assets in a portfolio with a simultaneous ability to realize cash liquidity as quickly as the need for cash arises. With our program, an investor can use any equity securities that are traded on a public exchange, including blue-chip corporate stock, nonmarginal securities, and other equity-linked tradable products as collateral for a low-interest non-recourse cash loan.

In response to our program and in a very short amount of time, investors have come to recognize Dreyfus Corporation as the premier lender in the international stock loan industry. Dreyfus Corporation built its stock loan program on the highest principles of professionalism and responsiveness. Across Europe, the USA, Hong Kong and other Asian countries, there are market's bursting with an abundance of stock loan opportunities.

The opportunity which we provide allows non-licensed professional to earn a substantial income working flexible hours, all awhile representing the prestigious Dreyfus Corporation.

UNDERSTANDING THE OPPORTUNITY

Once you find a client or referral source, our accredited team of brokers and executive's will help guide you through the process until the closing. You will be expected to coordinate the exchange of documents between the borrower and Dreyfus Corporation. Broker/Business Development Managers typically share their commission with their referral sources. This will entice your source to bring you more leads.

You can earn an average commission of 3%-7% of total stock loan funded. Typically, loans can be as much as £3M-£30M, and so upon successful application, your commission fee would be £90K-£900K. The lending process can take up to 4 weeks.

an example of this would be;

You send us this quote;

TICKER SYMBOL: **FB**

STOCK MARKET: **NASDAQ**

COMPANY NAME: **FACEBOOK**

LOAN AMOUNT: **\$19,000,000**

SHARE AMOUNT: **100,000**

LTV (LOAN TO VALUE): Average amount **50%**

(The trading price according to YAHOO FINANCE on 05/03/20 was **\$191.76**)

So that's **100,00 Shares x 191.76 = \$19,176,000 – 50% = \$9,588,000**

So with a total stock loan funded of **\$9,588,000** and a commission of **3%** you would have earned **\$287,640**, if you found the client that held these securities, you could offer this simple funding solution which has been used for the last 80 years wherein London, UK the first-ever stock loan was given, these loans are executed daily and there are markets in Asia, America and the EU where clients are all desperately in need of our services. (commission is paid in the currency of your choosing).

This is a multi-billion-dollar business and many publicly traded companies and their shareholder's borrow money secured by stocks. This is a common practice. Local banks typically do not lend against securities and frequently for various reasons the securities owners can't sell or won't sell their stocks, so they need to borrow. Major global banks will, however, lend against securities, but the loan sizes are typically greater than \$100M USD.

No license of any type is needed and no financial training is required. Offering Stock Loans is a very simple process. It's not any different than borrowing against a car or a house. Loans are tax-free and not a reportable event in most countries. Stock loans are used by shareholders to raise cash and defer any taxes while keeping the transaction confidential and unreportable.

In the world, there are hundreds of thousands of public companies. You can approach most of these companies. You can approach companies or shareholders. When you include shareholders, then there are millions of them and you need to find them. The shareholders are ultra-high net worth individuals and various entities who own stock. Since we do not provide leads, you need to be resourceful and locate the shareholders yourself.

Generally, the shareholders are disclosed and you may locate them through various public lists. It is not difficult to find wealthy people or company executives. You can Google for the largest shareholders and visit public company's websites to locate such lists. Once found, it's a simple question to them asking them if they want to borrow funds backed by their securities. There are many sources to be approached offering our stock loans.

You will be contacting;

Stock Brokers/Broker-Dealers

Public Company Executives, CEO, CFO, COO

Asset & Wealth Managers

Newly Formed Public Companies

The best way to start would be to focus mainly on firms associated with stock exchanges and wealth/money managers as they are used to offering “third party” products from vendors such as us, they like to earn commission and they will refer clients to you if you offer them a share of your commission. You should call on broker-dealers (stockbrokers) who work with stocks and wealthy clients. Owners and executives of public companies, such as the CEO, COO and CFO. Asset managers and financial advisors are also perfect referral sources. You can post ads on Facebook, LinkedIn or other networking sites. If you previously sold any financial products, insurance or other similar services, then you should be aware of the process and how to locate clients.

We do not have protected or restricted territories, so every country is open to you. If you speak another language and would like to locate clients worldwide, you are welcome to do so. Most, not all of the world's stock exchanges are eligible.

Use these sites to verify clients stock information

Financial news and information, including real-time and historic price data, financials data, trading news, and analyst coverage; Bloomberg, Yahoo Finance, Morning star, The Wall Street Journal, Seeking Alpha.

ABOUT THE FEES

The client does not need to sign any agreement in advance and we do not charge any upfront fees. The client will pay an Origination Fee which is typically 1%-4% of the loan amount. This fee is your commission. This fee is deducted from loan proceeds and you are paid this fee when we disburse loan proceeds to the borrower or shortly thereafter. We also pay a 2% Back-End Commission ("BEC") which the client does not know about, it is not charged to the client and it is paid by us within 30 days after the closing. Thus, your commission is generally 3%-7% of the loan amount. All you have to do is locate clients and refer the client to your Dreyfus Corporation account executive.

In case of a referral and split-fee arrangements, you and your referral source will decide the split. Many if not most banks do not lend money against securities, not typically. They do not understand stock loans. But if when they do, they will charge higher interest or more in the end.

Our interest rate currently is between 2.5% and 5.0% for stock loans with loan terms from 2 to 5 years and the interest rate is fixed. Most stock loans will be between \$3M-\$10M USD but there are many loans over that amount. Once you locate a lead, you will provide us with basic stock information such as the stock symbol and stock exchange, desired loan amount and number of shares and we will return a written quote within 24 to 48 hours.

We take over the underwriting and the entire loan process and you will assist in communication with the client. Your assistance may be required to pass information between us and the client.

QUOTES

You will need to collect most of this information but you will find often clients only provide you with the ticker, exchange, pledged shares and that's it, the rest can be figured out by viewing the stock online. This is fine if they do this but the more information, we have the better we can tailor a quote to meet their needs and you should inform the client of this.

TICKER SYMBOL:

STOCK EXCHANGE:

COMPANY NAME:

PLEDGED SHARE AMOUNT:

LOAN AMOUNT:

SUGGESTED INTEREST:

SUGGESTED TERM:

SUGGESTED LTV:

SHARES OWNED:

SHARES ACQUIRED PRE-IPO:

SHARES ACQUIRED IN OPEN MARKET:

CORPORATION OR INDIVIDUAL:

IN BOLD ARE THE MOST IMPORTANT BITS OF INFORMATION TO GATHER SO WE CAN PROVIDE A SIMPLE QUOTE WITH A TERM SHEET.

(MEANING OF "Suggested", some clients will tell you specifically what interest rate they want etc...)

LENDING CRITERIA

The stock must have some level of liquidity. Typically, a minimum daily trading volume of \$200K to \$300K USD per day is required in order to qualify. Loans can't exceed 10%-15% of the listed Company's market cap. Please read over the Stock Loan flyer for most of the lending terms and criteria. Further, the security must be in electronic form and unrestricted. We will not lend against paper certificates and restricted securities. You provide us with a stock symbol and we will tell you if we can loan against it. We will guide you through this and eventually you will know our criteria well.

MARKETING

The beginning is always hard, regardless of the opportunity and most people forget that. No, you are not going to make one million dollars your first month and you may or may not land your first client in the first month, but stock loan industry is an industry like others and many salespeople thrive in it and are very successful. Success comes to those who patiently wait, are relentless in their drive and perseverance. The key is to know the product that you are offering, being comfortable, being persistent and being patient.

Results will eventually come once you build your sales pipeline. The best approach can be to make phone calls to stockbrokers and the top executives of public companies.

Keep in mind, stockbrokers are used to offering products by third-party vendors. They earn commissions and they will push the stock loans if they like you and believe in you and our company. But you need to build a relationship with them. Keep working on stockbrokers and building relationships with them. They have clients and once they are confident in the product and you, they will offer it to their clients.

THE TYPICAL LOAN PROCEDURE

STEP 1	The quote is provided by the issuance of the Term Sheet.
STEP 2	Client signs the Term Sheet.
STEP 3	Client provides a copy of Brokerage Statement.
STEP 4	The client fills out the Know Your Client (KYC) form.
STEP 5	The lender verifies securities ownership (if necessary).
STEP 6	Lender prepares and submits loan documents.
STEP 7	Loan documents are signed.
STEP 8	The client opens a new custodian account at a stockbroker and transfers shares to that custodian account.
STEP 9	The share transfer is confirmed in writing.
STEP 10	Closing takes place and the loan is funded.

We do not provide references; we are a financial intuition and we execute a Non-Disclosure Agreement (“NDA”) with every client. It is a criminal offence in many countries to disclose a financial relationship.

If you do have any questions, feel free to reach out. Please take some time to read this information within the email and attached, any questions you have to write them all down and email them first hand, then we will arrange to discuss if not will reply via email.

Your Dreyfus Corporation Account Executive is: **Rhys Aldous**

Feel free to message your Executive on **WhatsApp (+447851442829)** or **WeChat (Rhysjaldous218)** and **Email (rhys.a@dreyfuscorporation.com)**



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