



Ridge Clearing & Outsourcing Solutions Overview

With a market capital of more than \$2.9 billion as of June 30, 2008, Broadridge Financial Solutions, Inc. (NYSE: BR) is a leading global provider of technology-based outsourcing solutions to the financial services industry for over 40 years. Broadridge has 39 locations that span the United States, Canada, Europe, Asia, India and Australia to support the investor communication and securities processing needs of its clients. As a multi-currency market leader, only Broadridge has comprehensive securities processing capabilities for domestic and international equities, mutual funds, options and fixed income securities that empower firms to trade any security, anywhere, at any time. The result: Broadridge processes an average of over 2.5 million equity trades per day and \$2 trillion in daily fixed income trades.

Our Business Philosophy:

Our correspondent clearing solution is provided through Ridge Clearing & Outsourcing Solutions, Inc. (Ridge Clearing), a wholly owned subsidiary of Broadridge. Ridge Clearing employs Broadridge's technology solutions to enable introducing broker-dealers to outsource the clearance, settlement and custody of assets. Ridge also provides funding capability to support margin lending activities. A member of 10 exchanges including the NYSE, Ridge Clearing is a member of FINRA and SIPC and is registered with the Securities and Exchange Commission (SEC) to execute and clear transactions for correspondent broker-dealers.

Ridge Clearing is primarily a clearing and outsourcing firm. Ridge, nor its parent, engages in any proprietary trading or derivatives activity which would subject your business to added risks. Ridge is owned by a communications and technology processing firm and unlike other clearing firms, we are not a division or an affiliate of a larger financial institution and we do not directly manage hedge funds or customer accounts. At Ridge, we exist exclusively to provide introducing brokers with securities execution, clearance and custody services for their customers. When you engage in a partnership with Ridge Clearing, you are partnering with a firm that has the processing capabilities of a large broker-dealer without the associated risks to your business.

Security of Assets

Client assets are accurately tracked and held separately from any Ridge Clearing assets. We are routinely reviewed by both internal and external auditors who independently evaluate our books and records.

Security of Assets continued...

Each client's account is protected up to \$150 million, including cash of up to \$2 million. The first \$500,000 of coverage (including \$100,000 on cash holdings) is provided by the Securities Investor Protection Corporation (SIPC). Ridge Clearing & Outsourcing Solutions purchases an additional insurance policy through London Underwriters (with Lloyd's of London Syndicates as the Lead Underwriter). A \$600 million aggregate limit applies as well, which is the most the London Underwriters will pay in the event of liquidation. SIPC insures the assets held in brokerage accounts if the brokerage firm fails. SIPC does not protect investors against investment decline or loss.

Quick Facts

- Broadridge Market Capital: \$2.96 billion, as of June 30, 2008
- Ridge Clearing Capital: well capitalized at \$253 million exceeding the minimum requirements by \$231 million, as of February 29, 2008
- Registered with the SEC to execute and clear transactions for correspondent broker-dealers and member of the NYSE, FINRA, and SIPC
- Tier IV ISO 9001:2000 certified data center

Ridge[™]

Clearing & Outsourcing Solutions

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