

# Apex AscendOS™

## Transform how you build, launch, and lead

### Cloud-native. Real-time. Empowering.

Apex AscendOS™ is a cloud-native investment infrastructure platform, purpose-built for broker-dealers, advisory firms, and global financial enterprises seeking real-time efficiency at scale.

As a comprehensive yet flexible ecosystem, it can accommodate a wide variety of business models and investing experiences globally. It's a frictionless process — open accounts at scale in seconds\*. Fund, trade, and assign models to accounts in minutes.

Powered by Google Cloud, AscendOS delivers flexibility, scalability, and enterprise-grade security, supporting modern clearing, custody, and trading workflow automations for today's leading financial services businesses.

\* Most securities accounts can be opened in seconds and funded moments later, enabling trading thereafter.



### Apex fast facts

**\$187B+**  
assets under custody\*\*

**663M+**  
total annual trades\*\*

**10x**  
net capital requirements  
carried on our balance sheet\*\*

# Benefit from solutions on the frontline of wealth tech

Upgrade to AscendOS, and improve the way your business operates with significant advantages over legacy infrastructure.

**Build your vision:** Flexible modules, workflows, and UIs can build almost anything you dream up, helping you differentiate and grow

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**Accelerate new client onboarding:** Open accounts in seconds\* and fund in minutes

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**Real-time system events:** Monitor all activity in AscendOS with real-time webhooks, snapshot files, and custom enterprise data integrations

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**No blackout periods thanks to cloud infrastructure:** Make decisions around the clock and without timeouts, log outs, and overnight downtime

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**Offer a wide range of asset classes:** Equities, ETFs, fixed income, mutual funds, fractional and notional shares, options, and alternatives

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**Handle 30+ account types:** Individual, joint, retirement, individual margin, institutional, trust, entity, and more

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**Get real-time access to your data:** Leverage our cloud-native data warehouse to access customer data in real time. Pre-built, time-saving tools include the Apex Ledger, Order and Execution Management Systems, streaming events, and corporate actions

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**Tap into an enterprise-grade developer experience:** Start fast with a sandbox, RESTful APIs, API documentation, SDKs, Ask Ascend† (our technical and operational AI assistant), and more

## Built to keep you up and running

When challenges arise, we manage the impact to help keep your business running smoothly. Your team can count on AscendOS and Apex to:

Let you scale seamlessly, even on highest-volume days, thanks to cloud infrastructure

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Minimize reliance on third-party systems with one unified platform

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Provide availability and scalability with a dynamic combination of independent components that help keep transaction records safe and recoverable

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Support trade routing and execution redundancies

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Demonstrate a proven track record of uptime, even during market volatility

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Enhance security with strict encryption, round-the-clock monitoring, and access controls synced with your existing systems

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Bring a firm compliance foundation with specialized teams handling financial crimes, risk, AML, fraud, and trade surveillance

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Stress test our own systems regularly with a dedicated in-house team

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Offer exceptional financial stability with 10x net capital requirements carried on our balance sheet

# Key features

## Cloud-native infrastructure

- ▶ AscendOS is cloud-native, built on Google Cloud's trusted technology, so you can scale smoothly, stay more secure, and count on cloud resiliency
- ▶ An embedded data warehouse gives you access to your real-time data at your fingertips 24/7 — instead of being held at arm's length by your custodian

## Modern developer experience

- ▶ Start fast, launch faster with a developer portal that includes:
  - ▶ Sandbox and UAT environments
  - ▶ RESTful APIs
  - ▶ Ask Ascend, our AI assistant, for development and operations support†
  - ▶ A track-your-progress developer dashboard
  - ▶ Detailed, searchable API documentation
  - ▶ SDKs and sample code
  - ▶ Recipes

## Wide range of asset classes

- ▶ AscendOS deftly handles clearing, custody, and trading of multiple asset classes: equities, ETFs, fixed income, mutual funds, options, and alternatives
- ▶ Fractional and notional shares available for most equities and many fixed income securities

## Funding and cash management

- ▶ Use a variety of funding rails, each with different cost and settlement speed advantages including Instant Cash Transfer (ICT), ACH, ACH Push, wires, and checks
- ▶ Leverage fully digital, real-time Automated Customer Account Transfer Services (ACATS) — integrated with the latest DTCC protocols — for a wide array of asset classes and account types

## Apex Ledger

- ▶ Let go of your start-of-day files, end-of-day files, and your shadow ledger
- ▶ Built on the embedded data warehouse, the Apex Ledger powers real-time services such as bookkeeping, records, onboarding, up-to-the-moment account activity, balances, positions, cash, buying power, and trading
- ▶ The Apex Ledger also powers real-time event notifications via webhooks

## Account opening

- ▶ AscendOS enables real-time digital account opening in seconds\* and immediate funding
- ▶ Streamline new client onboarding with automated identity verification, including robust financial crimes tools such as Know Your Customer (KYC) and Anti-Money Laundering (AML) checks



# Key features

## Apex Alts

- ▶ Offer alternative investments without fragmented experiences for advisors and investors from account opening, funding, pre- and post-subscription, statements and documents, and reporting
  - ▶ Advisors and investors can browse the Apex Alts Marketplace to learn about and subscribe to alternatives within one platform instead of toggling between tools
  - ▶ Apex Alts provides a unified brokerage account with alts and traditional assets side-by-side for a better investor experience

## Trading capabilities

- ▶ Supports whole, fractional, and notional share trading with real-time, optimized execution
- ▶ Our Order Management System (OMS) provides a “brokerage in a box” solution that:
  - ▶ Provides a single view that includes buying power confirmations, algorithmic trading, margin and risk checks, rebalancing, and more
  - ▶ Or you can bring your own OMS, if desired
- ▶ Our proprietary Execution Management System (EMS):
  - ▶ Enables commission-free trading through a highly competitive, deep liquidity network
  - ▶ Provides real-time market data
  - ▶ Delivers execution quality that consistently exceeds industry averages
  - ▶ Helps simplify execution with smart order routing and algorithmic trading
- ▶ 24x5 trading offers:
  - ▶ Global access to U.S. markets
  - ▶ More reliable execution
  - ▶ Real-time risk controls

## Corporate actions and events processing

- ▶ Corporate actions occur as automated streaming events, making immediate updates to help minimize operational risk and virtually eliminate manual intervention

## Robust financial crimes compliance tools

- ▶ Automated tools for trade surveillance, flagging risk, and detecting fraud

## Investor documentation and communication

- ▶ Use a secure, real-time portal to send and view investor statements, trade confirms, tax reports, and custom documents

## Apex Cost Basis and Tax reporting (formerly Apex Silver)

- ▶ Automate the collection, normalization, and reconciliation of tax and cost basis data on an intraday basis to provide year-round reporting
- ▶ Designed to handle even the highest volumes on peak days

# Key features

## Apex Rebalancer and other wealth tech tools

- ▶ Built-in, customizable dashboards and streamlined workflows help reduce the time advisors spend on administrative work
- ▶ Apex Rebalancer offers algorithmic portfolio mapping and rebalancing down to the fractional share level
  - ▶ Includes tax loss harvesting and direct indexing
  - ▶ Automates alignment with investors' goals- and risk-based target allocations
  - ▶ Simplifies maintaining personalized portfolios across your entire book of business
- ▶ Additional built-in AscendOS wealth tech tools include:
  - ▶ Digital onboarding
  - ▶ Model Marketplace
  - ▶ Direct indexing
  - ▶ Order Management System (OMS)
  - ▶ Execution Management System (EMS)
  - ▶ Automated corporate actions
  - ▶ Apex Rebalancer
  - ▶ Apex Insights
  - ▶ Ascend Workstation: Unified UI for managing accounts, trading, billing, and service tasks
  - ▶ Ascend Investor: Includes pre-built, white-label investor interfaces and mobile and web apps

## Apex Insights

- ▶ Out-of-the-box business intelligence tools with pre-built dashboards
- ▶ Leverages your real-time data to provide up-to-the-minute reporting
- ▶ Tap into your data on demand — create recurring custom reports, run ad-hoc data analyses, and drill into data visualizations

## Ascend Workstation

- ▶ Get one unified user interface (UI) for advisors and broker dealers to help:
  - ▶ Minimize tab-hopping between systems
  - ▶ Manage account opening, funding, trading, rebalancing, data, billing, and permissions all in one screen
- ▶ Workstation users can drag-and-drop components to customize their screens and help streamline their specific daily tasks

## Apex service experience

- ▶ Resolve many issues yourself with built-in self-service tools
- ▶ Submit service requests online in one minute and get a response in 30 minutes on average during U.S. business hours
- ▶ Reach your dedicated point person — an industry veteran with deep experience — directly when time is of the essence

# Key features: AscendOS pre-packaged suites

## Ascend Investor

### Includes end-user tools

- ▶ Includes everything AscendOS, plus:
  - ▶ Pre-built, white-label investor portal UIs
  - ▶ Workflows for major investor self-service tasks
  - ▶ Configurable risk and goals questionnaires integrated with automated portfolio mapping tools
  - ▶ A customizable mobile app
  - ▶ And more
- ▶ Enable a spectrum of business models and investment experiences:
  - ▶ From self-directed to fully advisor led — and everything in-between
  - ▶ With tools that let you choose how much to automate and how much to keep your human touch

## Augmented Advice™

### Powered by AscendOS

Pre-packaged suite of AscendOS tools designed to support a spectrum of digital models and serve next-gen investors with:

- ▶ Self-service investor UIs
- ▶ White-label end-user mobile app
- ▶ Advisor tools that leverage automations, algorithms, and other time-savers
- ▶ Additional back-office automations designed to let you scale up without staffing up

## Ready to talk about how AscendOS could improve how your business operates?

Request a Meeting

Or visit [apexfintechsolutions.com/developers/AscendOS](https://apexfintechsolutions.com/developers/AscendOS) to keep exploring.

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\*\*Apex proprietary data as of 6/30/25. Annual trading volume data as of 12/31/24.

† Available in North America, South America, Africa, Asia, and Oceania (Australia and surrounding countries).

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Apex Fintech Solutions provides the tools and services that enable hundreds of clients to launch, scale, and support digital investing for tens of millions of end investors. The company provides essential infrastructure and a comprehensive ecosystem of cloud-based products to enable and streamline trading, wealth management, cost basis, tax reporting, and, through its subsidiary Apex Clearing™, custody and clearing.

For more information, visit the Apex Fintech Solutions website:  
<https://www.apexfintechsolutions.com>.

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