

The Advantages of Choosing an Apex-Powered Firm

Advanced Technology. Enhanced Investing Experience.

Apex Fintech Solutions delivers modern, real-time infrastructure designed to make digital trading, clearing, and custody simpler, faster, and more intuitive than legacy platforms for ambitious wealth firms and their clients.

As a dedicated B2B partner, Apex does not have a retail division, meaning we don't compete with the businesses we serve, which include wealth management firms, fintechs, retirement plan providers, treasury managers, financial institutions, and others.

Meet AscendOS™: Purpose-Built for the Digital Age of Investing

Accounts can be opened in seconds.¹ Trades execute in real time. Positions update continuously. The AscendOS infrastructure is built specifically for how people invest today — giving advisors advanced tools and investors more modern experiences.

Count on Apex's Track Record

- ▶ **Battle-Tested at Scale:** Routinely process millions of trades annually across volatile and stable markets alike
- ▶ **Your Trades, Handled Right:** Continuous monitoring helps ensure that every trade gets the best available price
- ▶ **Expert Support for Busy Advisors:** Lean on dedicated trade desk and compliance specialists to keep behind-the-scenes operations running smoothly

Use Real-Time Data and Automations

- ▶ See current positions and cash balances, not end-of-day snapshots or yesterday's numbers
- ▶ For advisors, unlock more time to spend with clients by leaning into tech-forward automations and AI-powered tools

A Few of Our 200+ Clients



Stable and
Reliable at Scale

*Apex proprietary data 3/31/26.

\$229B+

Assets Under Custody

1,000+

Global Employees

796M+

Total Trades in 2025

10X

Net Capital Requirement

37M+

Brokerage Accounts*

APEX
Fintech Solutions™

Advisor-Centric Features and Tools

Make the most of these tech-forward tools to help power your growth, expand your business, and add new capabilities with greater ease.

AscendOS: Infrastructure Built for the Modern Investor

- ▶ Cloud-native, real-time clearing, custody, and trading platform
- ▶ Accounts can be opened in seconds and funded in minutes
- ▶ Real-time data and straight-through processing

Simplified Account Management and Workflow Automations

With Ascend Workstation, manage your entire book of business from one screen to move assets, link banks, initiate transfers, update client information, and more.

- ▶ **Personalized Portfolios at Scale:** Integrated Risk Tolerance Questionnaires (RTQs), Model Marketplace, and Apex Rebalancer provide a complete workflow from risk assessment to portfolio implementation, including tax-optimization tools
- ▶ **Built-In Business Intelligence:** Run your own custom reports with Apex Insights to help you make data-driven decisions about your book of business
- ▶ **AI Financial Planning Assistant:** A multi-use agent powered by Wavvest that can provide financial planning, tax planning, transition proposals, tax-loss harvesting, equity comp planning, small business planning, and insurance policy analysis
- ▶ **Use Third-Party Tools You Already Love:** Leading providers of data feeds, team tools, client-facing features, and more are integrated into AscendOS for your convenience

A Real-Time Service Experience

Instead of sitting on hold when you need help from your custodian, count on the Apex Service Experience to help resolve issues on your timeline:

60 seconds

to submit a service ticket online²

30 minutes

to get a response during business hours³

1 point person

to call when you need the attention of your dedicated service team

Retail Investor Features and Tools

When you work with an advisor who uses Apex technology and custody solutions, you can count on having a modern, reliable, and secure investing experience designed to give you access to personalized options, additional investment opportunities, and better control over your brokerage account profile.

- ▶ **More Personalized Portfolio Choices:** Include or exclude industries and securities according to your preferences
- ▶ **More Investing Opportunities:** Depending upon your advisor's specific offerings, you may be able to access fractional shares, alternative investments (if you're eligible), and up-and-coming asset classes such as Prediction Markets (if you're eligible)
- ▶ **More Self-Service:** Use your advisor's client portal or mobile app to see your up-to-the-moment positions and cash balances, make updates, and track transactions and activities

More About Apex

The Apex Story

Sometimes, circumstances hand you an opportunity you didn't expect. In 2012, that's exactly what happened to Jenny Just and Matt Hulsizer, co-founders of PEAK6 Investments. Penson Financial Services, the clearing firm and custodian for PEAK6's retail broker-dealer subsidiary, faced bankruptcy. That's when Jenny and Matt made a bold move to acquire Penson's U.S. clearing business. Apex Clearing was born.

Apex Fintech Solutions evolved as a natural expansion of our clearing business, and today we provide a comprehensive suite of technology solutions, brokerage services, and clearing and custody for over 200 clients worldwide.

Apex's First-to-Market Innovations

At Apex, our mission is to be the market-leading financial technology and data provider that drives disruption and innovation for the future of wealth creation. Here are some of the industry-changing products and services we've introduced so far.

- 2013** Digital account opening and funding
- 2014** Digital Automated Customer Account Transfer Services (ACATS)
- 2015** Foreign custody capabilities
- 2016** API-based rebalancing
- 2017** Instant cash transfers
- 2018** Commission-free trading capabilities
- 2019** Fractional equity trading
- 2020** Robo investing
- 2021** Cloud-based cost basis
- 2022** Cloud-based tax reporting
- 2023** Fractional fixed income trading
- 2024** Cloud-native Apex AscendOS™ and Patents for Stock Rewards API
- 2025** Apex Alts and Augmented Advice™

Technology That Keeps Pace With Your Ambitions

The right wealthtech platform can help empower advisors and their clients to achieve more together. Visit the Apex website for additional details about our B2B wealth solutions.

[Learn More](#)

¹ Most securities accounts can be opened in seconds and funded moments later, enabling trading thereafter.

² In demonstrations, service center tickets can be completed and submitted in under a minute. Apex proprietary data as of 8/1/24.

³ Apex proprietary data 1/1/24–6/30/24.

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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 ClearingTM, custody and clearing.

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

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