

NEWS RELEASE

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Emerald Asset Management and Lend Academy Investments Announce Strategic Partnership

(LEOLA, PA and DENVER, CO) – Emerald Asset Management, Inc. and Lend Academy Investments LLC have announced a strategic partnership to develop an investment management business to be focused on opportunities in the marketplace lending industry. “We believe that this is a powerful combination – bringing together an institutionally-focused investment manager and a leader in technology-driven marketplace lending solutions,” said Emerald Chairman & CEO Joseph E. Besecker. “We are two companies that share a vision of the future of marketplace lending,” said Bo Brustkern, Co-Founder of Lend Academy Investments, which does business as NSR Invest. “We will grow a business grounded by experienced investment professionals and continuously evolving technologies,” he said.

The new business will be guided by Emerald subsidiary Emerald Direct Lending Advisers, LLC and NSR Invest. Emerald Direct Lending Advisers manages four funds focusing on marketplace lending investing, including its flagship fund that launched in July of 2012 and one of the industry’s first collective investment funds, offered to public and corporate pension plans. Emerald affiliated advisory companies managed over \$4 billion for individual and institutional investors as of March 31, 2016. NSR Invest provides its cutting-edge technology platform to facilitate marketplace lending investments, and markets a private fund and individually managed accounts. NSR Invest is an affiliate of Lend Academy Media, a leading information source for the marketplace lending industry since 2010, and LendIt, the leading industry conference.



EMERALD
DIRECT LENDING ADVISERS

Founded in 2013, Emerald Direct Lending Advisers, LLC is a subsidiary of Emerald Asset Management, Inc. Emerald Asset Management is a diversified investment management company that operates through its subsidiaries Emerald Advisers Inc., Emerald Mutual Fund Advisers Trust, Emerald Separate Account Management LLC, Emerald Direct Lending Advisers LLC and EmStone Advisers LLC. Assets managed by these companies totaled approximately \$4.0 billion as of March 31, 2016. “Driven by

Research,” Emerald employs an intense fundamental, research-focused investment philosophy and focuses primarily on growth and value oriented equity investing and income oriented investing. Emerald and its subsidiaries maintain offices in King of Prussia and Pittsburgh, Pennsylvania, Cleveland, Ohio and Oceanside, California. Its global headquarters is located in Leola, PA.

NSR Invest was founded in 2011 to become the world’s first third-party analytics and investment technology platform exclusively serving the marketplace lending industry. NSR Invest helps thousands of users – individuals, wealth managers, family offices and institutions – intelligently invest in marketplace lending through its institutional-grade order management system. NSR Invest is headquartered in Denver, Colorado.

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