

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



**RealRate**

June 24, 2025

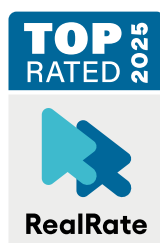
To the Marketing Department  
Alliancebernstein L P  
501 COMMERCE STREET  
NASHVILLE, TN 37203  
USA

### **Alliancebernstein L P TOP Rated in the US Finance Services Ranking**

Dear Sir or Madam,

at RealRate we have just published the 2025 US Finance Services ranking. I am happy to inform you that Alliancebernstein L P has been TOP Rated at rank 10 out of 49.

Overall, 49 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



**ALLIANCEBERNSTEIN**

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just \$9,900. Simply sign the attached order form and send it back via email.

I took the liberty of sending an identical letter to the CEO. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

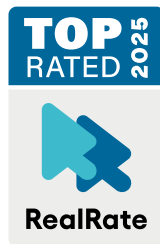
Sincerely,

Dr. Holger Bartel, CEO

# RealRate Seal Subscription

RealRate Inc.  
2040 Martin Ave., Santa Clara, California 95050, USA  
Via email to: [holger.bartel@realrate.ai](mailto:holger.bartel@realrate.ai)

We subscribe to the Finance Services RealRate rating for Alliancebernstein L P. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



**ALLIANCEBERNSTEIN**

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Alliancebernstein L P (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item           **2025 US Finance Services RealRate rating seal for Alliancebernstein L P**  
Amount       **USD 9,900**  
Order no.   2025-0001109448

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

## Billing address

Company name  
Street address  
City  
State / province  
ZIP code  
Country

Full name  
Department  
Phone number  
Email address

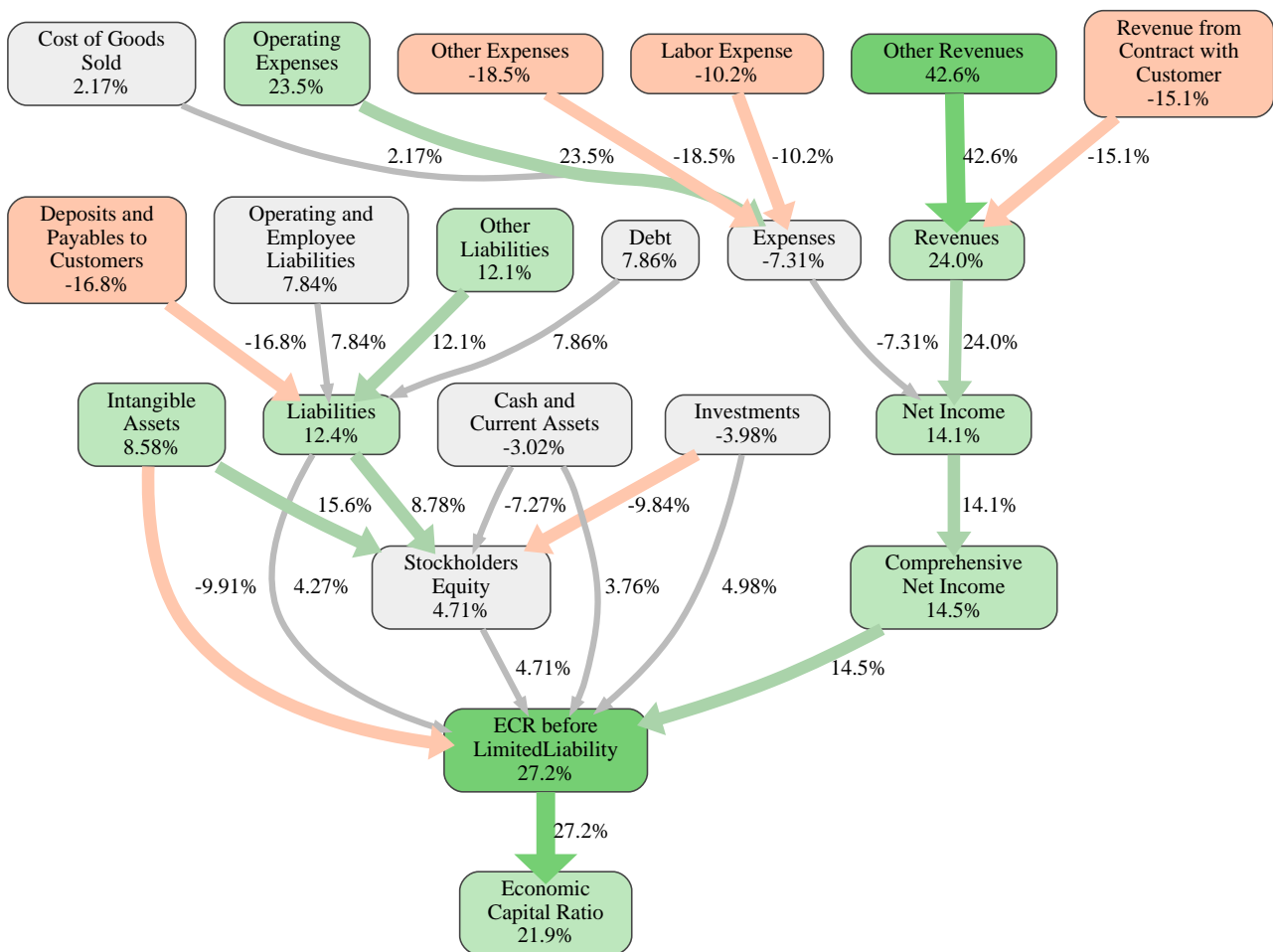
## Shipping address

The electronic RealRate rating seal and the invoice will be sent to  
Delivery email

Alliancebernstein L P

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Date, location, name



The relative strengths and weaknesses of Alliancebernstein L P are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Alliancebernstein L P compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 43% points. The greatest weakness of Alliancebernstein L P is the variable Other Expenses, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 112%, being 22% points above the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	500,046
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	1,933,843
Depreciation Interest and Fees Expenses	130,426
Intangible Assets	3,813,645
Investment Income	165,313
Investments	0
Labor Expense	1,801,767
Loans Income	0
Loans Payable	426,675
Operating Expenses	0
Operating and Employee Liabilities	391,161
Other Assets	4,758,236
Other Compr. Net Income	-24,455
Other Expenses	969,314
Other Liabilities	1,397,116
Other Net Income	134,555
Other Revenues	4,394,339
Revenue from Contract with Customer	0
Selling and General Administrative Expense	599,215

Output Variable	Value in 1000 USD
Liabilities	4,148,795
Assets	9,071,927
Expenses	3,500,722
Revenues	4,559,652
Stockholders Equity	4,923,132
Net Income	1,193,485
Comprehensive Net Income	1,169,030
ECR before Limited Liability	55%
Economic Capital Ratio	112%