

THE AdvisorEDGE



KEEPING YOU A STEP AHEAD
WITH AN INTEGRATED
BANKING SERVICE.

IN THIS ISSUE:

The benefits of leveraging the equity of your portfolio rather than your home.

Premier Line of Credit can be a faster and less expensive path to liquidity than a Home Equity Loan.



The need or desire for cash can arise at any time. When it does, your first thought may be to leverage the equity you've amassed in your home as collateral for a Home Equity Loan. Working with your trusted financial advisor will give you another option. You may leverage the value of your investment portfolio with a powerful financial tool: Premier Line of Credit.

THE SBLOC SOLUTION:

Talk to your financial advisor; you'll learn about the financial and time-saving benefits of taking out a Premier Line of Credit, which uses your investment portfolio as collateral instead of your home. When looked at side by side, the advantages of Premier Line of Credit can be substantial:

NO FEES – Fees accompanying a Home Equity Loan can be considerable. There are no application, monthly, or annual maintenance fees associated with Premier Line of Credit.

SIMPLE APPLICATION AND UNDERWRITING PROCESS –

Home Equity Loan applications can be burdensome and feel intrusive and the underwriting process can be lengthy.

SPEED – Average processing time for Premier Line of Credit is 15 days; a Home Equity Loan may take twice as long.

NO CREDIT AGENCY REPORTING – A Home Equity Loan may be reported monthly to credit bureaus. Premier Line of Credit does not impact monthly credit reporting.

AN EASY VALUATION PROCESS – Obtaining an appraisal to determine the amount a client can borrow can be cumbersome. The available drawing power of Premier Line of Credit is calculated based on the underlying assets in the pledged investment account.

Premier Line of Credit Fast Facts

- An interest-only revolving credit line backed by securities held in your investment portfolio.
- Your investment strategies remain untouched while providing you with access to needed funds.
- May eliminate the potential tax consequences of liquidating assets.
- Available to individuals, trusts and entities (entity process/pricing may differ).
- No income verification required for a personal or trust Premier Line of Credit.

Contact your financial advisor to learn more about how Premier Line of Credit could be beneficial to you.

www.premierloc.com
1.855.420.9467

Premier Line of Credit
SECURED LENDING PROGRAM

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