

# PCL: Advisor Interview



## Amanda Dunlap

CEO, AFP, Osaic Wealth Financial Advisor

[Absolute Financial Planning](#)

Austin, Texas

**Industry Experience:** 27 Years

**Affiliated:** Osaic Wealth, joined in 2001. Unregistered admin from 1996-2001.

**Business Model:** Solo Practitioner with 7 team members

**Staff:** 1 Financial Professional, 1 Tax, 1 Operations, 1 Marketing, 1 Client Experience Assistant, 2 Registered Assistant

### Licensing & Registrations:

- General Industry/Products – SIE, Series 7
- State Securities Law – Series 66, 63
- Insurance Licensed
- CPWA Candidate

### Osaic Partnerships:

- Panelist: W Forum main stage conversation
- Interview Guest: W Pulse Podcast
- Early Access/Beta Tester: Technology
- Beta Tester: Personal Credit Line's Product Development
- Osaic Women's Advisory Board
- Mentor for Women Forward Mentorship Program

### About Amanda Dunlap – the fun stuff:

As a mentor and trusted advisor, Amanda is passionately committed to financial education. Specializing in fee-based financial planning and retirement income distribution strategies, she particularly focuses on empowering women with financial confidence. Her engagements, including the popular WFinance Wednesday women's happy hour and public speaking, reflect her dedication.

Amanda's philanthropic contributions are equally commendable. As the Philanthropy Chair for Texas Women in Business (2018-2020), she spearheaded efforts to aid women and children in the Austin area. Organizations like Seedling Mentors, Austin Child Guidance Center, and Dress for Success have benefitted from her volunteer work and fundraising. She is also on the board of directors for The Autism Society of Texas, donating her time and expertise on the finance committee starting in May 2022.

An Austin native, Amanda enjoys life outside work with her family, traveling to music festivals, water parks, and beaches. Her vision extends to fostering financial literacy among young minds, with a long-term goal of creating a school program for financial education.

In Amanda's own words, "Everyone needs financial planning; I want to make sure everyone has access to it." Her career, philanthropy, and aspirations all reflect this unwavering commitment to making financial well-being accessible to all.



### **Interview Narrative:**

If you believe debt has a place in everyone's portfolio, then lending is an excellent solution to a problem. If you don't believe debt has a place in everyone's portfolio, it's time to expose yourself and your clients to what possibilities personal lending on a client's assets can open.

### **Benefits of Beta Testing with Osaic**

When Osaic was creating Personal Credit Line, the 2022 launch included a small group of early beta testers. Amanda believes in raising her hand early to be part of any technology or digital experience testing groups. It's a way for her to ensure she understands what her team members are going to experience, and a way for her to advocate when something's not working or could be improved. Speed to approval & ease of use is a hallmark of Personal Credit Line, and Amanda's experience was spot one. "I was on a testing group call when they had just given us access, and in ten minutes – while the speakers were giving the overview – I accessed Personal Credit Line through the portal, opened and submitted an account for myself, and let everyone know in the chat that I'd done it!"

### **How personal lending solved a mortgage problem, tax problem, and captured more assets**

Amanda shares a client with another advisor. They all know each other, and it works well. But, when the client needed money she went to Amanda for a solution and they settled on collateralizing her assets with a personal line of credit. Thanks to new ACAT policies for transferring money and an active lending team, the account opening, approval, and transfer was completed in four days. In order to obtain the loan amount she needed, she moved more assets over under management to Amanda. The client repaid the personal line and kept it open but at a zero balance, when a few years later she needed to pay a \$250,000 tax bill. Under Amanda's guidance, she took a draw from her open personal line and made a quarterly payment to the IRS by the January 15 deadline. "This added benefit of keeping the loan open for an indefinite time, makes having access to cash when you need it so valuable to clients because these problems often come up with very short timeframes to solve them."

### **83-year-old collateralizes his portfolio**

An elderly client of Amanda's needed access to money to build a new home while awaiting the sale of another property. The stock market was down and while he had plenty of liquidity to build the house, they knew the old house would eventually require more money than just covering the cost. They needed a temporary solution. Amanda was able to use a personal lending solution for him to do what he needed to when he needed to do it. "We just couldn't have done that in a traditional loan or bank situation. The underwriters would've looked at his age and made a decision that very likely wouldn't have been favorable for him. This was the best option for him to solve his financial need."

### **Clients Moving Out of State**

A couple moving from Texas to Michigan were planning to sell their Austin property but needed a new home in Michigan first due to the accelerated closings in Austin (homes were on the MLS for only a few days). To secure a good offer from so far away, they needed cash to close. A Personal Credit Line gave them breathing room to identify and buy a new home before listing their old home. They paid off the line of credit immediately after closing on the old property.

### **Hear from Your Peer: From the Desk of Amanda Dunlap**



*On Personal Credit Line:* "It's fast, competitive, and it helps your clients preserve their assets while also continuing to grow their principal."

*On Lending & Cash Flow Management:* "When my clients want to buy something and ask me 'what assets should I use?' I ask them 'Why do you want to use any assets?', and then we start the lending conversation."

**Osaic's Personal Credit Line Team Tip:**

On average, the account open to approval time is 3-7 days with a minimum loan requirement of \$26,000. Email us at [personalcreditline@osaic.com](mailto:personalcreditline@osaic.com) or visit your firm's portal and search "Personal Credit Line" to learn more and access the tool to try it out yourself!