



Personal Credit Line

A wealth management solution for liquidity needs

Benefits to you

- Offer lending through you and expand your wealth management offerings
- Grow and upscale your client base
- Retain managed assets and help keep clients invested
- Competitive interest rates, faster processing time, and 100% paperless experience

Benefits to your clients

- Stay on track to their financial goals
- Leverage their portfolio assets
- Access to liquidity
- 24/7 online portal to check balances, withdraw or transfer funds
- Keep their wealth management needs with you, their trusted financial professional

Leveraging Osaic's Personal Credit Line in your business

- **Expand Services & Client Base:** Enhance your offering and prospect with upscale clients
- **Asset Management & Investing:** Provide more comprehensive wealth services for clients
- **Financial Planning:** Tax Management is a critical component of Financial Planning

Identifying clients to benefit from Personal Credit Line

A Personal Credit Line can benefit all qualifying clients, but there are some areas of opportunity where you can bring the solution to your clients even before they ask.

- **High-Net-Worth Clients:** Business opportunities, investment properties, start-ups
- **Real Estate:** Down payments, renovations, or major additions
- **Short-Term Needs:** Tax payments, debt consolidation, large purchases

Questions about getting started?

Contact us at personalcreditline@osaic.com or visit your firm's portal and search "lending".



At-a-glance

Osaic's Personal Credit Line	
Minimum FICO Score	620
Minimum Line	\$26,000
Maximum Line	\$60,000,000
Eligible Collateral Account Types	Individual <ul style="list-style-type: none"> • Joint • Trusts <ul style="list-style-type: none"> — Living — Revocable — Irrevocable: may be considered with additional approval and executed • Trust Certification of Investment Powers (TCIP) • Non-operating business/entity accounts
Account Opening	Digital / Paperless
Signatures	e-Signatures
Processing Time	1-4 Days
Processing Transparency	Yes, via Digital Tool
Client Portal	Yes, via Digital Tool
Financial Professional Considerations	Financial Planning <ul style="list-style-type: none"> • Access to a line of credit based on secured assets and minimal credit rating threshold. • Defer taxable transactions to optimize the client's effective tax rates over multiple tax years. • Access cash for lump sum expenses included taxes, business investments, major purchases, or emergency expenses with flexible repayment schedule. • Take advantage of step up in basis rules by deferring taxable transactions even as liquidity is required from the account. Asset Management <ul style="list-style-type: none"> • Do you have clients with consistent concerns about cash flow but also want to stay invested? Client Experience <ul style="list-style-type: none"> • Do you have a paperless experience for your clients? • Automated repayment process.

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