



# Personal Credit Line: Enablement Kit

**Reach your clients during their time of need to discuss how a Personal Credit Line can help them cover unexpected expenses.**

When and how to use this enablement kit with your clients.

**When:** Use the content in this kit to communicate with your clients about a possible financial need and how a Personal Credit Line can be the solution to cover that need while staying on track with their financial goals.

**How:** Copy and paste the content to your social channels, blog, newsletter, or send a stand-alone email. Feel free to edit the content to align with your brand and communication needs.

## Social media posts

Did you recently incur an unexpected expense and not sure how you're going to cover it? Consider a Personal Credit Line to help cover expenses without having to sell your investments. Please contact our office today to learn more.

Life events can throw you a curveball, disrupting your financial goals and leave you feeling overwhelmed. A Personal Credit Line is a flexible solution that can bridge that financial gap without disrupting your goals. Contact our office today to learn more.

## Email template

*Stand alone or include in a newsletter.*

### Subject line

Cover unexpected expenses and stay on track with your wealth management goals

### Copy

Unexpected life events could prevent you from accumulating wealth, but we are here to tell you we have a solution: **Personal Credit Line.**



## What is a Personal Credit Line?

It's a line of credit with a defined amount of credit, based on the overall value of your non-retirement investment account(s), that you can access when needed to pay for expenses, such as a bridge loan, college tuition, debt consolidation, and so much more! When you pull money from the line of credit, you will have repayment flexibility by choosing to pay what you used immediately or over time.

If you would like to schedule time to learn more about a Personal Credit Line, contact my office: <insert contact information>.

## Blog post

### Title

How to cover expected and unexpected expenses while staying on track with your wealth management goals

### Introduction

Unexpected life events can prevent you from accumulating wealth, but we might have a solution to this common challenge: a Personal Credit Line. In this post, we'll cover what a Personal Credit Line is, when to use it, why it matters, and how to open one.

### What is a Personal Credit Line and why does it matter?

A Personal Credit Line is a line of credit with a defined amount of credit, based on the overall value of your non-retirement investment account(s), that you can access when needed to pay for unexpected expenses (see examples below). Using a Personal Credit Line can help bridge a financial gap one may face during unexpected times.

When you decide to pull money from your Personal Credit Line, you will have repayment flexibility by choosing to pay what you used immediately or over time.

### When can a Personal Credit Line help you?

- Real estate
- Tax payment
- College expenses
- Debt consolidation
- Bridge loan
- Business investment
- Family emergency

### How to open Personal Credit Line.

1. Contact our office to discuss if you are the right candidate for a Personal Credit Line.



2. If it makes sense, we can provide you with an estimate in just minutes of how much credit you may qualify for based on your non retirement accounts that will be used as collateral.
3. If eligibility is confirmed, we will gather a few necessary data points from you and then submit your application to the lender.
4. Once your application is approved, the credit line will be available to withdraw upon, usually within 1-3 days.

### Closing

Consider adding a Personal Credit Line to your financial plan to give you flexibility over unexpected life events.

### Call-to-Action

To get started, contact your Financial Professional.

## **Talking points – can be used to create a short video for LinkedIn, email, etc.**

- A Personal Credit Line is a liquidity solution to help you cover unexpected expenses.
- A Personal Credit Line can easily be opened and managed digitally, providing you an entirely digital experience.
  - Clients will be provided with portal access whereby they can manage their Personal Credit Line, including the ability to make withdrawals when it's convenient for them.
- When can you use a Personal Credit Line?
  - Short-term financing (bridge financing for a home loan)
  - Working capital for business owners
  - Education financing
  - Tax payment
  - Real estate purchase
  - Family emergency
  - Anything else, so long as the money is not used to buy additional securities
- The low required minimum \$26,000 line of credit means Personal Credit Line can offer various investors the opportunities to meet their liquidity needs.
- No fees are required to open a line of credit through Personal Credit Line. Your client can open a line proactively, so funds are available when they need them.



## Communication calendar example

*How to use the content mentioned above to communicate Personal Credit Line with your clients.*

	Monday	Tuesday	Wednesday	Thursday	Friday
Week 1		Blog post		Social post	
Week 2	Direct email				
Week 3		Newsletter			Social post
Week 4			Video		