



Osaic Personal Credit Line makes accessing cash simpler for both you and your clients

A securities-backed line of credit can solve your clients' liquidity needs with greater ease. Whether for home renovations, real estate, college expenses, retirement cash or a big purchase, this credit line gives them access to cash without disrupting their portfolio. Let's take a closer look at the 3 eligibility requirements.

1 Account eligibility

Eligible account registration types include individual, joint, revocable trust, irrevocable trust and nonoperating business entities.

Ineligible account registration types include entities with operating activity, nonprofits, charitable or religious organizations and any other tax-advantaged accounts.

2 Asset eligibility

Eligible assets include most securities traded on the NYSE or Nasdaq.

Ineligible assets include hedge funds, private equity and interval funds.

Concentrated positions may be assigned a reduced lending value.

Collateral/security type	Maximum lending value
Cash	95%
Certificates of deposit	90%
Mutual funds	60% to 85%
Exchange-traded funds (ETFs)	50% to 85%
Municipal bonds	70% to 90%
Corporate bonds	75% to 85%
Equities	65% to 70%
U.S. government Treasuries/agencies	80% to 95%

3 State eligibility

Personal Credit Line cannot be offered to any borrower whose primary address is located in the following states: Mississippi, Montana, Nevada and Vermont (whether the borrower is an individual, a trust or a nonoperating entity).

Securities and investment advisory services are offered through the firms Osaic Wealth Inc., Osaic Institutions Inc. and Triad Advisors LLC, broker/dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Securities America Inc., American Portfolios Financial Services Inc. and Ladenburg Thalmann & Co., broker/dealers and members of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors LLC, American Portfolios Advisors Inc., Ladenburg Thalmann Asset Management Inc., Osaic Advisory Services LLC, and Securities America Advisors Inc., registered investment advisers. Advisory programs offered by Osaic Wealth Inc., Securities America Advisors Inc. and Triad Advisors LLC are sponsored by Vision2020 Wealth Management Corp., an affiliated registered investment adviser.

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