



# Personal Credit Line

Prepare for the unexpected

Osaic's Personal Credit Line empowers you to leverage your portfolio value to cover certain expenses, whether expected or not. As a securities-based line of credit (SBLOC), opening a Personal Credit Line can help you prepare for just about anything while helping you remain on track with your financial plan.

## Why add a Personal Credit Line to your Wealth Management strategy?



### Remain Consistent in Your Investment Strategy:

You won't let movement in the market change your plan because you're borrowing against your own investment portfolio.



### Access Competitive Rates Without Ever Visiting a Bank:

Your financial professional is your point of contact; reducing paperwork, time, and effort on your part.



### Quick Decisions & Electronic Signatures:

With a 1-4 business day turnaround from application to approval, you can access funds without ever leaving home.



### 24/7 Access to Personalized Portal:

Once established, you can quickly access your Personal Credit Line online, withdrawing or repaying funds as you need to. No additional steps or approvals are required.

## How a Personal Credit Line can help you?

A Personal Credit Line can be used to handle the following expected and unexpected life events, while staying on track with your goals.



**College Expenses**



**Debt Consolidation**



**Bridge Loan**



**Business Investment**



**Tax Payment**



**Personal Goals**



**Real Estate Purchase**



**Family Emergency**



**Car/Boat Loan**



**Home Renovation**



## Get started!

Contact your Financial Professional and discuss whether Personal Credit Line aligns with your planning strategy.

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