

osaic

How to cover expected and unexpected expenses

Stay on track with your financial goals without liquidating assets



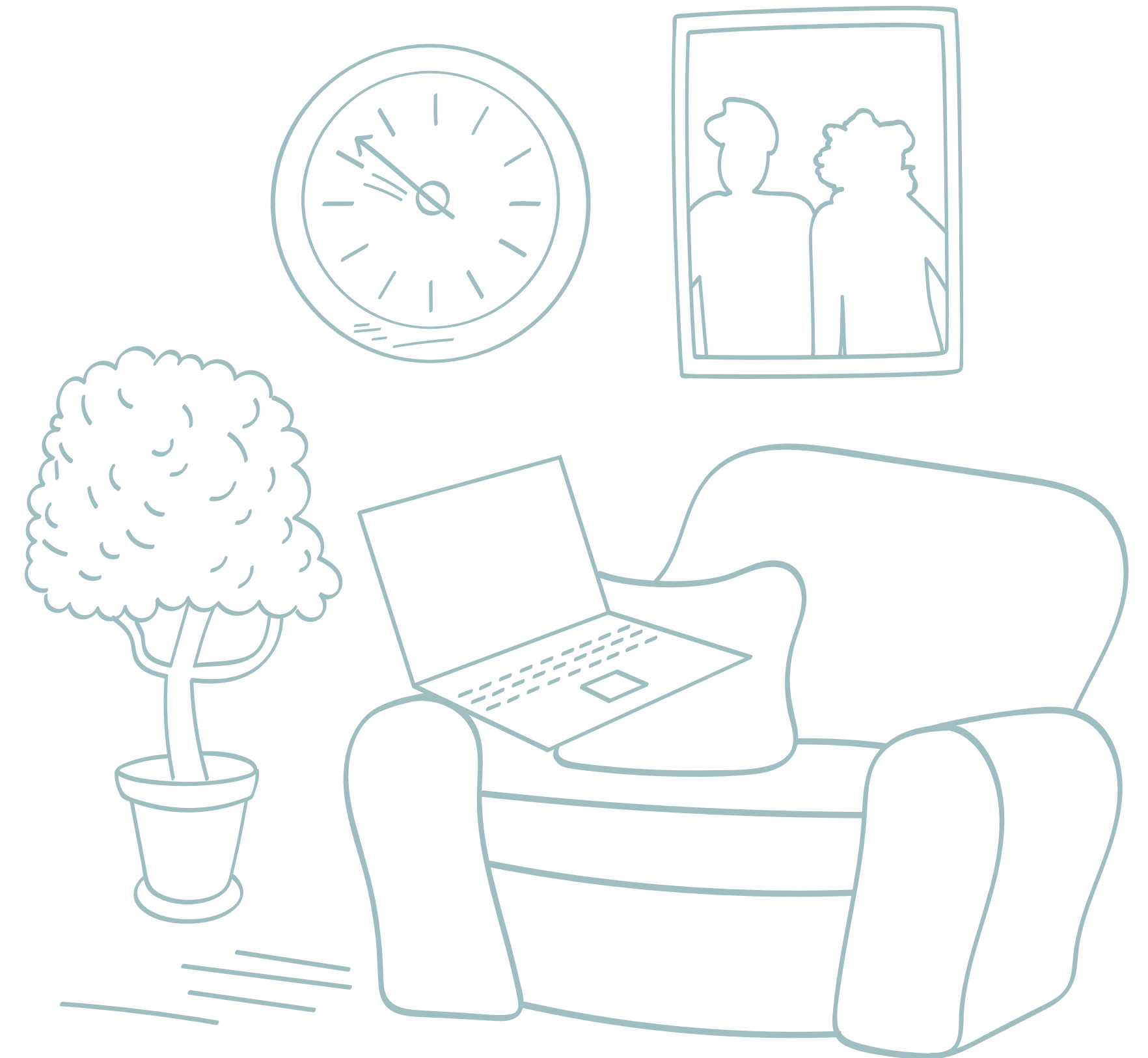
**Unexpected life events
could prevent you
from accumulating
wealth, but there
might be a solution:**

**Securities Based Lending
with Personal Credit Line**



Let's discuss the following:

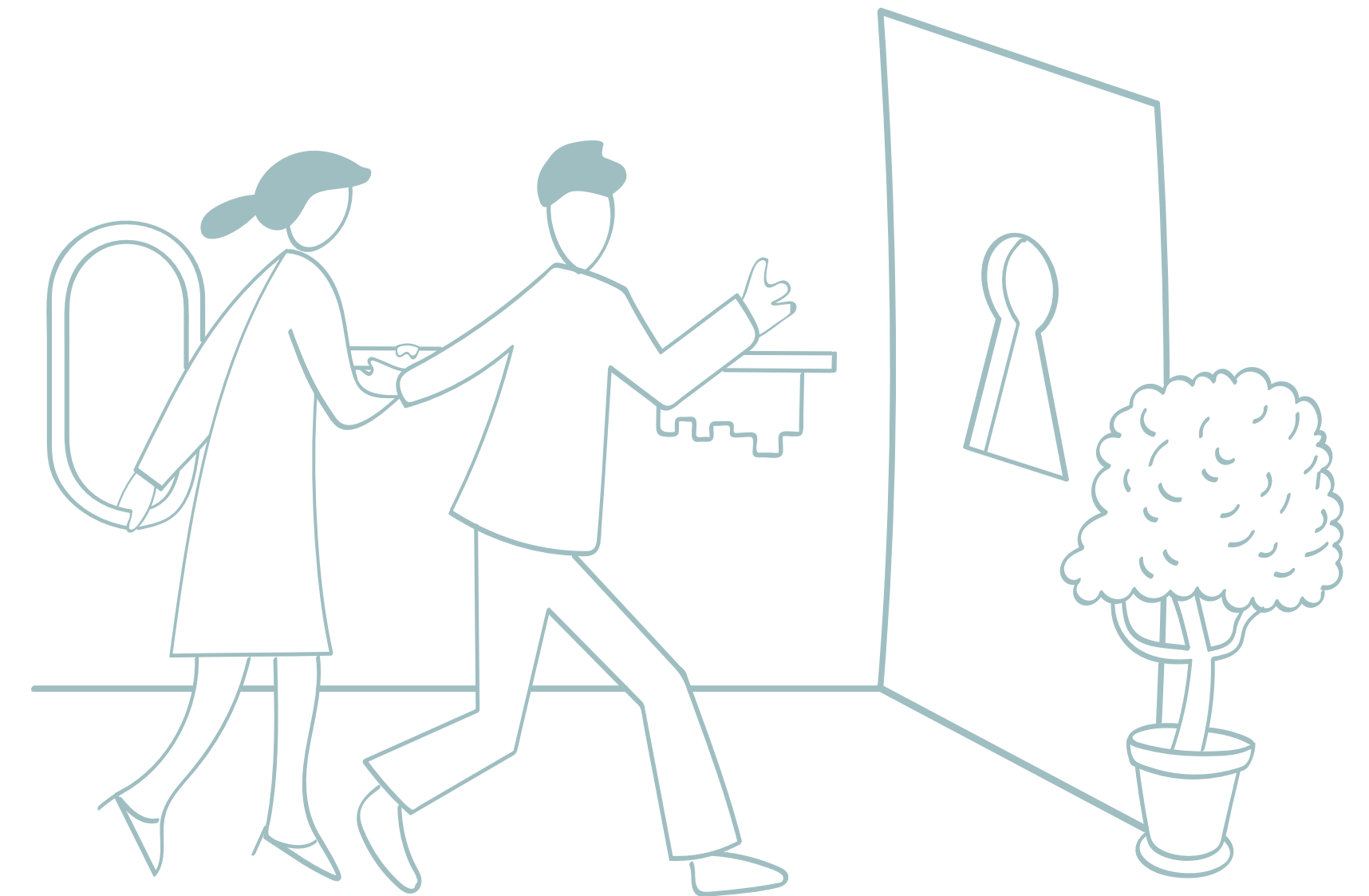
- 1 What is a Personal Credit Line
- 2 Why you should consider a Personal Credit Line
- 3 Examples of expected and unexpected life events
- 4 Three real life examples
- 5 How to open a line of credit
- 6 How to get started



What is a Personal Credit Line



Personal Credit Line is Osaic's lending tool that allows you to become approved for a line of credit based on your non-retirement investment assets. You can easily withdraw from the line when needed to pay for just about anything — except investment securities.



Why you should consider a Personal Credit Line



Bridge a financial gap

Using a Personal Credit Line can help bridge a financial gap and prepare you for the unexpected.



Repayment flexibility

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.



No fees required to open

You can proactively open a Personal Credit Line so the funds are available when a financial need arises. You won't pay any application, closing or maintenance fees, you only pay when you withdraw from the line.



Keep assets invested

Instead of liquidating assets to cover a financial expense, you can borrow against your assets while staying invested in the market. You will continue to accumulate wealth and stay on track with your goals.

A Personal Credit Line can help you during expected and unexpected life events



**College
Expenses**



**Debt
Consolidation**



**Bridge
Loan**



**Business
Investment**



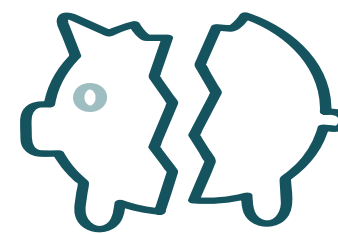
**Tax
Payment**



**Personal
Goals**



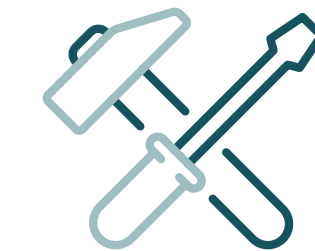
**Real Estate
Purchase**



**Family
Emergency**



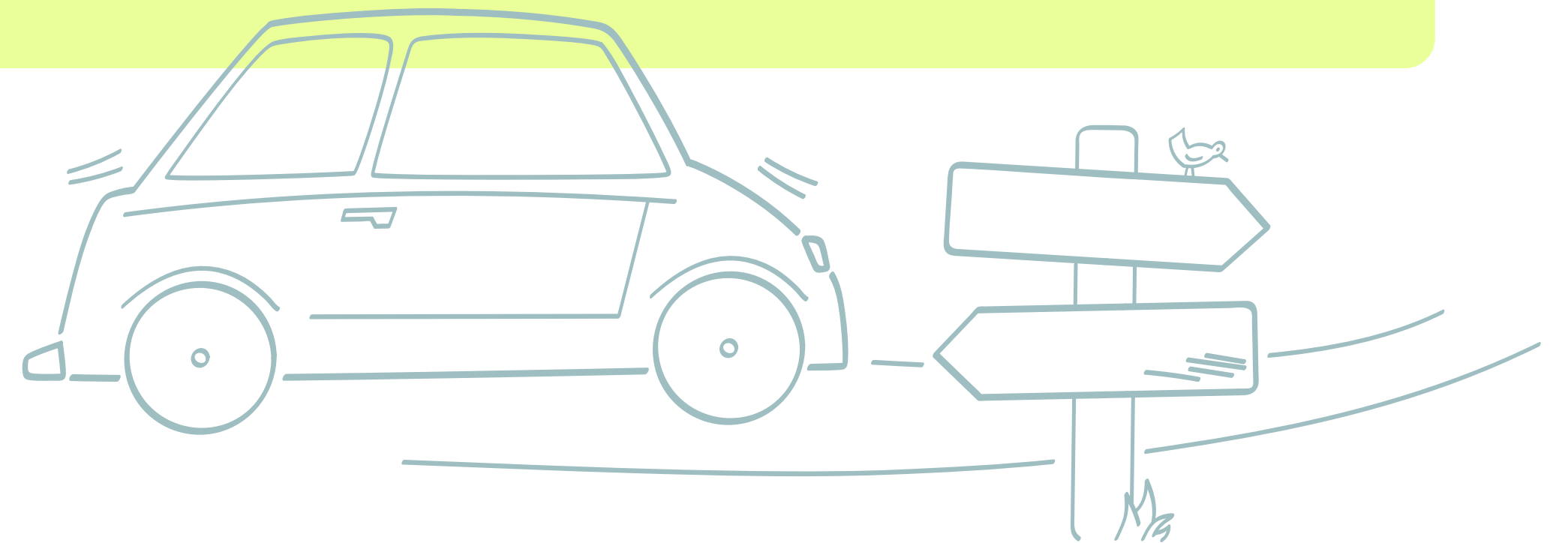
**Car/Boat
Loan**



**Home
Renovation**

Clients moving out of state

A couple moving from Texas to Michigan were planning to sell their property but needed a new home in Michigan first. To secure a good offer from far away, they needed liquid funds to close. A Personal Credit Line gave them breathing room to identify and buy a new home before listing their old home.

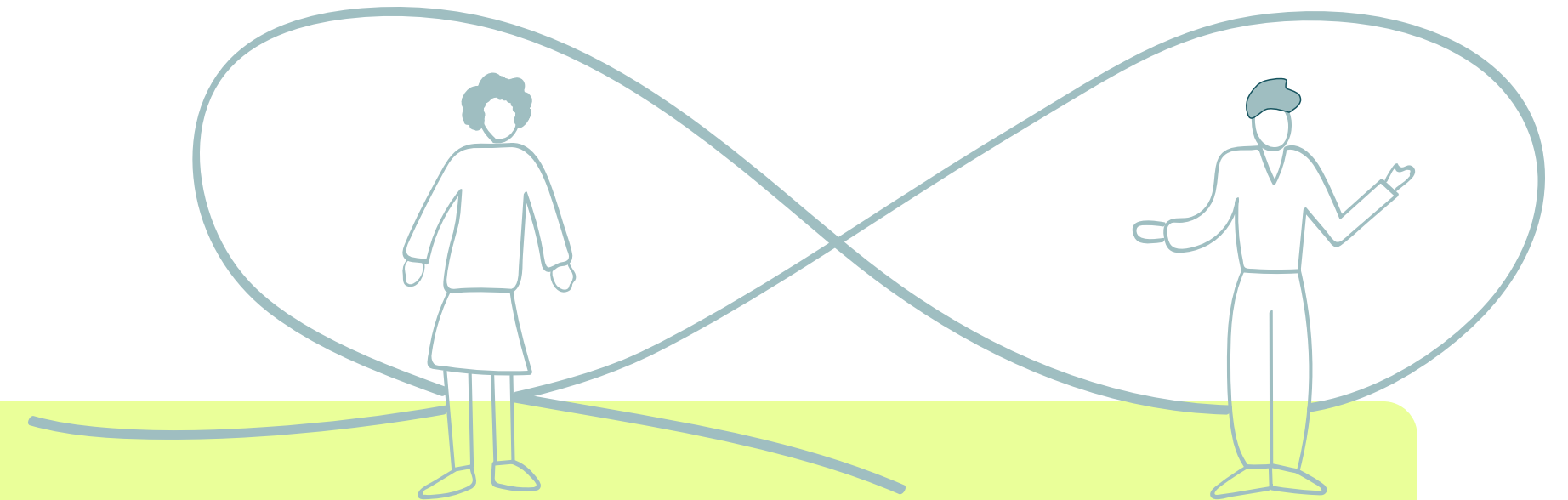


Purchasing a triplex



A client wanted to purchase a three-door triplex and manage it to take in rental income, so a Personal Credit Line was established for the down payment. When the apartment wasn't rented for a few months, the client had full flexibility to stop and start repayment with no additional fees.

Paying for a wedding

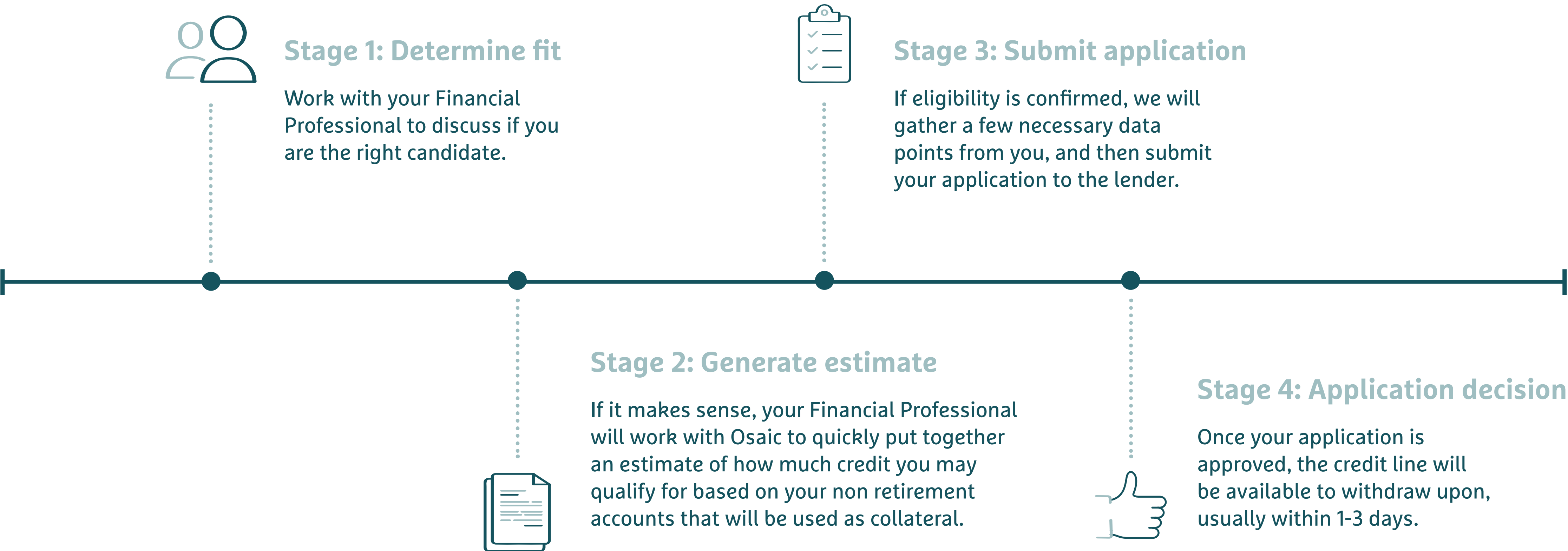


A client learns of his engaged daughter's elaborate wedding plans. He called his financial advisor and informed him of the news and asked to liquidate all his non-qualified assets to pay for the wedding. Concerned with the future of this client's finances, the advisor remembered a webinar on Securities Based Lines of Credit. He called the lending team at Osaic and explained the situation. In a few days, the client was able to use his accounts as collateral for a non-purpose loan to pay for the wedding and keep his current assets invested. The clients watched their daughter have the wedding of her dreams- without disrupting their current investment portfolio.

**“This is a fully digital product.
There are **no documents**
that need to be signed,
everything is signed
via esignature.”**

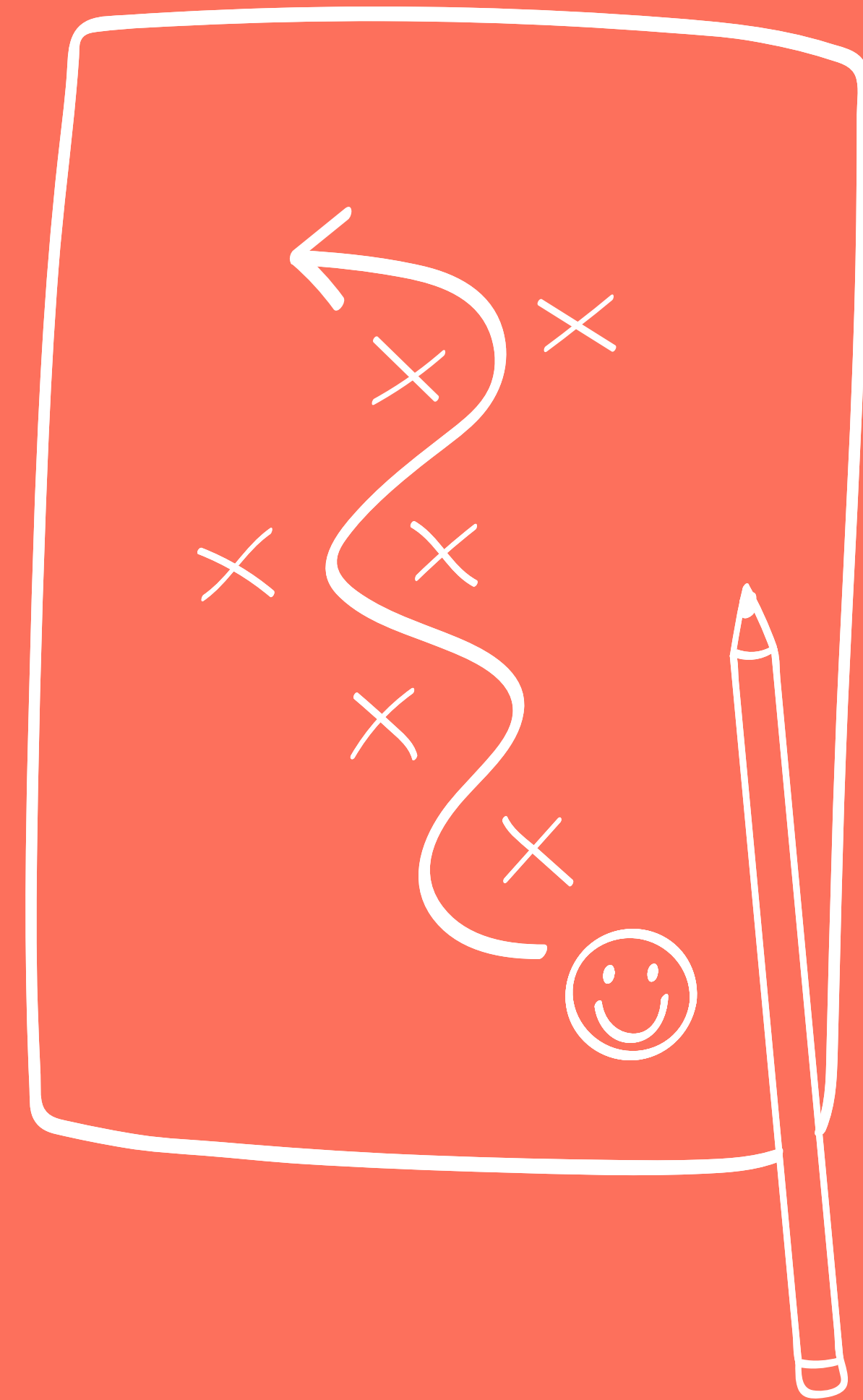
— Kaitlyn Stanley
Director of Cash Management Solutions at Osaic

How to open a Personal Credit Line



Get Started

Work with your Financial Professional to determine if a Personal Credit Line aligns with your financial plan.



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