



# Personal Credit Line

Streamlining the loan origination process

The days of paperwork and waiting weeks for approval are gone. Welcome to the Personal Credit Line model!

Our digital process is powered by Supernova Technology and includes:

- All-electronic delivery, signature and closing<sup>1</sup>
- Online collaboration between Osaic, Supernova, your firm, your client and the custodian
- Secure, reliable document storage
- Full audit trail and activity tracking

Step	Action owner		Estimated time to complete
<b>1</b> Application initiated	Financial professional		Under 5 minutes
<b>2</b> Application completed	Client		Under 15 minutes
<b>3</b> Underwriting	Lender		Generally within 1 or 2 business days
<b>4</b> Collateral accounts pledged	Financial professional/Custodian		Generally within 1 or 2 business days
<b>5</b> Loan booked	Lender (Nationwide)		Start to finish: Generally within 1 to 4 business days
POST ORIGINATION Service activities Upon firm consent, the financial professional will have portal access.	Financial professional <ul style="list-style-type: none"><li>• View loan details/statements</li><li>• Monitor risk</li><li>• Communicate with clients</li></ul>	Client <ul style="list-style-type: none"><li>• Request a draw</li><li>• Make a payment</li><li>• View loan details/statements</li></ul>	Ongoing

## Product highlights

Terms	<ul style="list-style-type: none"><li>• Minimum line of credit is \$26,000</li><li>• No initial draw is required; once the line is in place, there is a low minimum draw amount of \$1,000</li><li>• Funds are accessed via automated clearinghouse (ACH) to the bank account that is linked during application; wire transfers are available as an exception</li><li>• The revolving line of credit means you can continue to make draws and repay balances as many times as you'd like</li></ul>
Interest payments	<ul style="list-style-type: none"><li>• Interest payments are billed monthly based on the Secured Overnight Financing Rate (SOFR) plus a margin</li><li>• Can be paid via ACH, check or an advance on the line, depending on funds availability</li></ul>
Fees	<ul style="list-style-type: none"><li>• No application fees</li><li>• No maintenance fees</li><li>• No prepayment restrictions</li><li>• No wire fees</li></ul>
Collateral allowed	<ul style="list-style-type: none"><li>• Common stocks/American depositary receipts (ADRs) traded on the Nasdaq or NYSE</li><li>• Government/municipal securities</li><li>• Corporate bonds</li><li>• Mutual funds</li><li>• Cash/certificates of deposit (must be FDIC insured)</li><li>• Unit-traded funds</li><li>• Exchange-traded funds</li><li>• Nontraditional mutual funds</li></ul> <p>(Must be listed/traded on a domestic exchange)</p>



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