osaic

# Personal Credit Line

## Application instructions

Congratulations on your decision to apply for a Personal Credit Line securities-backed line of credit. Your financial professional will initiate the paperwork, and then you can follow the steps outlined here.

| Step | What happens | | Estimated time to complete |
|---|---|---|---|
| **1** Application initiated | When your financial professional assigns the application to you to e-sign, you will receive two emails:<br>• The first email prompts you to register your new account.<br>– Click the “Register” button and complete your new account registration. You will not be able to log in to the client portal and complete application until you have done so.<br>• The second email tells you there’s a pending task for you to complete. | | Under 5 minutes |
| **2** Application completed | If your financial professional left any part of the application blank, you will be prompted to complete it upon login.<br>• Once the application is complete, click “Submit and e-sign,” which will launch a new window with a DocuSign package for you to e-sign. | | Under 15 minutes |
| **3** Underwriting | The documents will then be submitted for processing.<br>• Depending on the parameters of the loan (account held in trust, paying off an existing loan balance, etc.) additional documents might be required following underwriting.<br>• Some documents might require a wet signature. You will be provided guidance if this is the case. | | Generally within 1 or 2 business days |
| **4** Collateral accounts pledged | After underwriting approval, the control agreement is submitted to the account provider.<br>• The account provider executes and pledges the collateral account. | | Generally within 1 or 2 business days |
| **5** Loan booked | You’ll receive an email that says, “Congratulations, your new line of credit has been approved and is now live!” You may now request a draw. | | Start to finish: Generally within 1 to 4 business days |
| Service activities<br>Your financial professional will have access to our portal | Financial professional<br>• View loan details/statements<br>• Monitor risk<br>• Communicate with you | You<br>• Request a draw<br>• Make a payment<br>• View loan details/statements | Ongoing |

Once your account is active, you can direct any questions to the Supernova service line at 1-877-205-9553, option 2.

## Product highlights

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| **Terms** | • Minimum line of credit is $26,000<br>• No initial draw is required; once the line is in place, there is a low minimum draw amount of $1,000<br>• Funds are accessed via automated clearinghouse (ACH) to the bank account that is linked during application; wire transfers are available as an exception<br>• The revolving line of credit means you can continue to make draws and repay balances as many times as you'd like |
| **Interest payments** | • Interest payments are billed monthly based on the Secured Overnight Financing Rate (SOFR) plus a margin<br>• Can be paid via ACH, check or an advance on the line, depending on funds availability |
| **Fees** | • No application fees<br>• No maintenance fees<br>• No prepayment restrictions<br>• No wire fees |
| **Collateral allowed** | • Common stocks/American depositary receipts (ADRs) traded on the Nasdaq or NYSE<br>• Government/municipal securities<br>• Corporate bonds<br>• Mutual funds<br>• Cash/certificates of deposit (must be FDIC insured)<br>• Unit-traded funds<br>• Exchange-traded funds<br>• Nontraditional mutual funds<br>(Must be listed/traded on a domestic exchange) |

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