



# ADD VALUE TO YEAR-END REVIEWS

Managing both sides of the client's balance sheet — portfolio assets and debt/future cash needs — has never been more important. With The Bancorp Securities-Backed Line of Credit (SBLOC) clients can access the liquidity needed to consolidate debt, meet planned (and unplanned) expenses and build financial flexibility into their wealth management plan.

With no application fees<sup>1</sup> and no charge for the portion of the credit line not in use, the SBLOC can be a cost-efficient addition to any wealth management strategy.

## CONTACT

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## SBLOC FEATURES & BENEFITS

- Line of credit based on the value of nonqualified securities held in an investment account, with conservative advance rates
- Minimum Credit Line: Contact us for details
- Available to individuals, joint accounts and trusts (no income verification)
- No application fees<sup>1</sup> or closing costs
- No charge for the portion of line not in use
- Interest payments can be capitalized and may be tax deductible<sup>2</sup>
- May help avoid the potential tax consequences of liquidating assets<sup>2</sup>
- Tiered annual percentage rates (APRs) tied to The Wall Street Journal Prime Rate (WSJP); fixed-rate option available
- Access to funds via line of credit checks, online fund transfers and wire transfers

### USES MAY INCLUDE



College Tuition



Real Estate Purchase



Home Improvement



Debt Consolidation



Other Liquidity Needs<sup>3</sup>

1. The Bancorp Bank, N.A. ("Bank") does not charge an application fee. State, local and/or third-party fees may apply in some states. An SBLOC has two fees: the Return Payment Fee and the Interest Rate Conversion Fee. See the Agreement for details.

2. Clients are advised to consult a financial/tax professional regarding the potential tax implications involving their investment portfolio.

3. An SBLOC cannot be used to purchase additional securities or to pay off a margin loan that was used to purchase securities.

Securities-based lending has special risks and may not be suitable for everyone.