*AdvisorEDGE

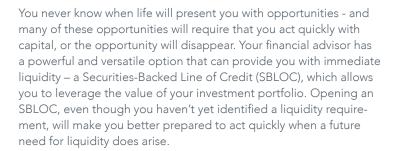


KEEPING YOU A STEP AHEAD WITH INTEGRATED **BANKING SERVICES.**

IN THIS ISSUE:

We've all seen people miss opportunities because they weren't able to act in time. Are you ready?

A Securities-Backed Line of Credit (SBLOC) can help you seize opportunities when life presents them to you.



THE SBLOC SOLUTION:

Talk to your financial advisor about the immediate liquidity provided by an SBLOC. Some of the advantages you can enjoy are:

SPEED - Your line of credit is already open. There is no additional approval process to go through. When you need liquidity, you will have convenient and fast access to it through check or wire.



NO COST TO OPEN - It costs nothing to open an SBLOC and it costs you nothing to have the line open without using it. You will only begin to owe interest on the amount borrowed when you start using your line of credit.

MULTIPLE PURPOSES – You can use your immediate liquidity for a multitude of purposes, including purchasing real estate, funding educational expenses, starting/investing in a business, tax payments, buying assets (e.g. art, collectables) - even charitable contributions. The only thing you may not use your line of credit for is the purchase of additional securities.

SBLOC Fast Facts

- An interest-only revolving credit line backed by securities held in your investment portfolio.
- Your investment strategies remain untouched while providing you with access to needed funds.
- May eliminate the potential tax consequences of liquidating assets.
- Available to individuals, trusts and entities (entity process/pricing may differ).
- No income verification required for a personal or trust SBLOC.

Contact your financial advisor to learn more about how an SBLOC could be beneficial to you.

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value of the pledged securities declines below required levels, the client may be required to



