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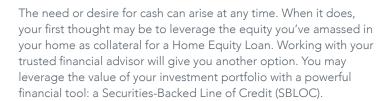


KEEPING YOU A STEP AHEAD WITH INTEGRATED **BANKING SERVICES.**

IN THIS ISSUE:

The benefits of leveraging the equity of your portfolio rather than your home.

A Securities-Backed Line of Credit (SBLOC) can be a faster and less expensive path to liquidity than a Home Equity Loan.



THE SBLOC SOLUTION:

Talk to your financial advisor; you'll learn about the financial and time-saving benefits of taking out an SBLOC, which uses your investment portfolio as collateral instead of your home. When looked at side by side, the advantages of an SBLOC can be substantial:

NO FEES - Fees accompanying a Home Equity Loan can be considerable. There are no application, monthly, or annual maintenance fees associated with an SBLOC.



SIMPLE APPLICATION AND UNDERWRITING PROCESS -

Home Equity Loan applications can be burdensome and feel intrusive and the underwriting process can be lengthy.

SPEED – Average processing time for an SBLOC is 15 days; a Home Equity Loan may take twice as long.

NO CREDIT AGENCY REPORTING - A Home Equity Loan may be reported monthly to credit bureaus. An SBLOC does not impact monthly credit reporting.

AN EASY VALUATION PROCESS – Obtaining an appraisal to determine the amount a client can borrow can be cumbersome. The available drawing power of an SBLOC is calculated based on the underlying assets in the pledged investment account.

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 SBI OC.

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

www.seicashaccess.com

Securities-backed lending has special risks and may not be suitable for everyone. If the market pay down the loan or line of credit or pledge additional eligible securities in order to maintain the client's pledged securities may cause the client to suffer adverse tax consequences. We do not offer tax or legal advice. Please advise the client to consult with a tax adviser.



