



## TRISTATE CAPITAL BANK — A PREMIER PRIVATE BANKING PARTNER

At TriState Capital, we partner with registered investment advisors, wealth management firms, trust companies, broker/dealers and family offices to provide flexible and innovative lending solutions. Our ability to deliver with confidence and consistency sets us apart from other lenders.

## SMART BORROWING WITH ACCESS<sup>TSC</sup>

An **Access<sup>TSC</sup>** securities-based line of credit is a borrowing product based on the innovative approach of pledging eligible securities as collateral. It offers access to liquidity without disrupting your investment strategies and objectives.

For over a decade, TriState Capital has been developing processes and resources to make **Access<sup>TSC</sup>** a quick and easy solution for advisors and their clients. Our approach is not transactional, but aimed at building trust as a true partner and valued resource.

## WHY ACCESS<sup>TSC</sup>

- Keep assets working while having access to liquidity
- Prevent disruption to your investment strategy
- Avoid capital gains tax (consult your tax consultant)
- Benefit from low interest rates
- Cover loan interest with potential portfolio return
- Enjoy peace of mind for unpredictable liquidity needs

## UTILIZE ACCESS<sup>TSC</sup> FOR SHORT- AND LONG-TERM BORROWING

REAL ESTATE



LUXURY PURCHASE



BUSINESS EXPENSE



ACAT TRANSFER



BRIDGE LOAN FINANCING



PRIVATE EQUITY INVESTMENT



## WHY TRISTATE CAPITAL

- Competitive Rates:** SOFR-based variable-rate and fixed-rate options (including interest rate swaps)
- Speed:** Simplified online process enables quick loan document delivery
- Value:** Liquidity at your fingertips without the immediate sale of securities
- Flexibility:** Multiple portfolios as collateral
- Accessibility:** Individuals, entities and trusts, including irrevocable trusts
- Availability:** Tranches can be created within the line of credit
- Simplicity:** All custodial platforms managed under one roof
- Freedom:** Pay down principal on individualized terms
- Cost:** Interest-only payment is the only cost, \$0 setup fees, \$0 draw requirements
- Requirements:** Provide application, holdings statement, photo ID. No applicant phone interview
- ACAT:** Transfer of your investment accounts can be made by paying off existing loans

## SECURITIES-BASED LINES OF CREDIT FAQ

### What is a Securities-Based Line of Credit?

A Securities-Based Line of Credit (SBLOC) allows you to use your investment accounts as collateral for a variable- or fixed-rate line of credit. Proceeds from the credit line can be used for a number of short-term or long-term financing needs, such as real estate acquisitions, luxury item purchases, business investments, debt refinancing, short-term cash needs or bridge loan financing, and general liquidity for personal or business expenses. The proceeds cannot be used to purchase securities.

### What are the advantages of a Securities-Based Line of Credit?

A Securities-Based Line of Credit offers very competitive pricing and access to liquidity. You can utilize multiple investment accounts as collateral. The borrower and the pledgor of the loan collateral can be different parties, and there are no fees associated with the loan.

### What types of accounts can be pledged as collateral?

Any non-qualified account, including equity and fixed income, as well as cash & cash equivalents can serve as collateral.

### When does a Securities-Based Line of Credit mature?

These are demand loans with no maturity date.

### What are the typical Securities-Based Line of Credit advance rates?

Typically, you can borrow between 50% and 60% of a diversified investment account portfolio, with a default rate of 70%.

### How are monthly interest payments made?

Interest payments can be made via ACH from your bank deposit account.

### Will I receive a monthly statement?

Yes, you will receive monthly statements directly from TriState Capital that will show the current loan advance and payment activity as well as your current outstanding balance. You can also register to view your account online.

### What if I am interested in a Securities-Based Line of Credit but currently have a margin loan in place against my investment account?

The margin loan must be paid off and closed. No margin loan capabilities are permitted.

### How can loan principal be repaid?

Loan principal can be repaid at any time in any amount via wire transfer, ACH or check. There are no prepayment penalties.

### Are fixed rates available?

Yes. Since fixed rates change on a regular basis, please contact us for the most recent pricing.

### What is required to complete the Securities-Based Line of Credit underwriting process?

A completed application, identification (i.e., copy of a photo ID\*) and a recent investment account statement for the marketable securities being pledged as collateral are required.

### How long does the process take?

Our streamlined loan application process enables us to deliver loan documents faster than ever via our digital platform. It allows for digital upload of required documents, and provides real-time visibility to monitor application status and loan portfolio details.

\* Unexpired state-issued photo ID or passport with photo and documentary proof of current residence.

**CONTACT YOUR DEDICATED PRIVATE BANK TEAM TO LEARN MORE ABOUT HOW WE CAN ASSIST YOU.**

TriState Capital Private Bank  
844.248.2049  
tscbank.com

Securities-based lending is a non-purpose margin loan secured by eligible, marketable securities. It is non-purpose because the proceeds of the line of credit cannot be used to purchase securities. Securities-based lending has special risks and is not suitable for all investors. The risk of securities-based lending include: (i) market fluctuations that may cause the value of pledged assets to decline, (ii) a decline in the value of the pledged securities that could result in selling the securities to maintain equity, and (iii) possible adverse tax consequences as a result of selling securities. AccessTSC is offered exclusively by TriState Capital Bank through TriState Capital Bank's Digital Lending Platform (DLP).