



SBLOC

An Innovative Lending Solution for Financial Professionals and Clients

A Securities-Backed Line of Credit (SBLOC) lets your clients tap the value of their investments without disrupting their portfolios or your AUM.

- An interest-only revolving credit line backed by non-qualified securities held in the investment account.
- Available to individuals, trusts and entities.
- No income verification for individuals, joint accounts or trusts.
- Minimum credit line of \$75,000.¹
- No application fee;² no annual or monthly fees.
- No charge for portion of line not in use.
- May help avoid the potential tax consequences of liquidating assets.³
- Simple application and underwriting process.

For Advisor/Dealer use only.

¹ Minimum requested amount must be \$75,000.00 or such greater amount as may be prescribed from time to time pursuant to 12 C.F.R. Section 1026.3(b) of Regulation Z issued by the Consumer Financial Protection Bureau as the minimum threshold necessary to qualify the Line of Credit as an exempt consumer credit transaction thereunder.

² The Bancorp Bank, N.A. does not charge an application fee. State, local, and/or third-party fees may apply in some states.

³ Clients should consult with a tax professional regarding potential tax implications involving the investment portfolio.

⁴ An SBLOC cannot be used for the purchase of 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. To help maintain the security of financial information, do not include confidential personal information such as account numbers or Taxpayer Identification Numbers in non-secure email correspondence.

USES MAY INCLUDE



Real estate investment



Non-purpose loan payoff



Estate settlement



Business investment/costs



Taxes



Tuition



Other liquidity needs⁴



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