

# Learn About the Advantages of: **Securities-Based Lending**

**Protect Your Stock Portfolio *and* Get Cash.** Our securities-based loan program allows you to leverage your securities portfolio and offers you protection from market declines without selling your securities.

**No Credit Review Required.** Since our loan is securities-based, there are no credit or income requirements. In addition, our program allows you to continue to reap the rewards of any appreciation and dividends generated by the pledged securities. Eligible securities include stocks, bonds, penny stocks, mutual funds and ETF's. We lend against securities traded on most domestic and foreign exchanges.

We have all seen the news out there. Why sell in a down market if you don't have to? We can loan you up to **80% of the value** of your securities with no recourse. We offer below market rates, From **3% FIXED**, with no credit or income requirements.

## ***Here are the program details:***

- **No Credit Requirements:** The collateral determines the loan terms.
- **Low Interest Rates:** Fixed rates From 3% and terms from 3 to 10 years.
- **High Loan to Values:** Up to 80% of the securities value are determined on the trading activity and risk profile of the security.
- **It's a Loan, Not a Sale:** You keep all market appreciation and dividends.
- **Non-Recourse:** Meaning that you can walk away at any time and keep the loan proceeds.
- **Flexibility:** At the end of the term the loan can be paid off, refinanced or renewed.
- **Quick Answers:** You'll usually receive an answer on your loan within 2 business days of providing your securities information. Once the loan is signed, funds are deposited to your account within 5-7 business days.

**Your Company**  
**Phone Number**  
**Email**