

Securities-Based Lines of Credit (SBLOC)

Unlock your liquidity needs

As you work towards securing your financial future, you may also have short- or long-term personal or business financing needs you want to address.

SBLOCs are a flexible financing option that allow you to leverage your investment portfolio to meet your liquidity needs.





SBLOCs are flexible lines of credit that use eligible assets in non-retirement investment accounts to secure loans. With SBLOCs, you can borrow funds against assets in your investment accounts to finance a variety of personal or business objectives while keeping your investment plan and long-term strategy intact.



SBLOCs CAN BE USED TO FUND A VARIETY OF NEEDS INCLUDING:

- Real estate
- Home improvements
- Tax obligations
- Debt consolidation
- Education costs
- Family events (weddings, honeymoons, etc.)
- Business expenses (liquidity, working capital)
- Business expansion or acquisition
- Start-ups/seed funding





WHY CONSIDER SBLOCs?

SBLOCs can offer you several benefits including:

- Attractive interest rates
- Flexible repayment options
- Unlocking liquidity without selling securities
- Ability to continue to trade and manage accounts
- Ability to link multiple accounts and registrations
- Streamlined application and approval process

NOTE: New York Life offers securities-based lines of credit through its partnership with Goldman Sachs Private Bank Select®.

POINTS TO CONSIDER

USE: Loan proceeds may be used for various needs except for the purpose of buying securities, products of New York Life or its affiliates, or to pay down margin loans.

REVOLVING: You can borrow, repay, and re-borrow multiple times. There is no stated maturity date.

LOAN SIZE: The minimum loan commitment size is \$75,000 and minimum borrowing request is \$2,500. You must have at least \$250,000 of eligible non-retirement assets in your Eagle and NYLIFE Securities accounts or \$1 million net worth.

PRICING: No fees or costs are associated with establishing or maintaining an SBLOC. The interest is set as a spread plus 1-Month Term SOFR, reset monthly, and the spread is determined by the loan commitment amount.

COLLATERAL: You can pledge multiple non-retirement accounts and registration types (individual/joint, entities like trusts and businesses) in a single SBLOC. Mutual funds, ETFs, stocks, bonds, and cash/cash equivalents are eligible for use as collateral.





PROTECTION. RETIREMENT. INVESTMENT. ESTATE.

Trusted Guidance. Comprehensive Solutions.

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S. Mark Patton is also an agent licensed to sell insurance through New York Life Insurance Company and may be licensed to sell insurance through various other independent unaffiliated insurance companies.

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New York Life offers securities-based lending through unaffiliated third parties. Credit qualification and collateral are subject to approval. Additional terms and conditions apply.

Securities-based lending may not be appropriate for all parties and carries risk. Review the lender's loan documents and review Eagle's Form ADV or the NYLIFE Securities' CRG for additional information on the risks and terms of a securities-based loan. You should consider the risks and terms and whether a securities-based loan is appropriate before proceeding. Contact your financial professional with questions.

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