

LOAN Advance™



Put Your Assets to Work for You

A WAY TO MAKE THE MOST OF YOUR ASSETS

You have planned your investments carefully. Now you can take advantage of the value and borrowing power of the investments in your brokerage account to meet your financing needs. You can use a LoanAdvance™ line of credit to finance home improvements, pay for college, or buy a new car. Best of all, the approval process is simple—all you need to do is complete and sign the LoanAdvance Lending Agreement and Form T-4, and have sufficient marginable securities in your account.

A FLEXIBLE LINE OF CREDIT

With this secured line of credit, there is no need to adhere to a set repayment schedule. LoanAdvance enables you to repay the loan balance according to your personal schedule, as long as you maintain the required equity level. Additionally, you can prepay the principal balance at any time, without any penalty.

LoanAdvance provides the flexibility to borrow up to 70% of the market value for qualified equity securities, mutual funds, investment grade corporate or municipal bonds, and up to 90% of U.S. Treasury securities.

A COMPETITIVE INTEREST RATE SOLUTION

Gain access to funds at interest rates that may be lower than standard bank loans or credit cards. This securities-based lending product offers a line of credit that you can use for most personal, consumer, or business needs.¹

A CONVENIENT METHOD TO BORROW MONEY

With this convenient source of borrowing, there are no points, application fees, filing fees, termination fees, or prepayment penalties, which are traditionally associated with most personal or home equity loans. In addition, by using LoanAdvance for your personal credit needs, there is no reason to liquidate your securities.² And, you will still have the opportunity for capital appreciation and income—the very reasons you purchased your securities in the first place.



- No fees, points, or closing costs
- Competitive interest rates
- No preset monthly payments
- No prepayment penalty
- Flexible borrowing terms
- Quick approval process

A SIMPLE APPROVAL PROCESS

Contact your investment professional or financial organization to apply for LoanAdvance. To initiate a LoanAdvance line of credit, simply complete and sign a LoanAdvance Lending Agreement and Form T-4.

To get started, your account must be secured by a qualified investment portfolio with a market value of at least \$36,000 (to initiate a minimum credit line of \$25,001).³

Take full advantage of the borrowing power that your assets afford. Apply today for a LoanAdvance line of credit.

¹ LoanAdvance cannot be used to purchase securities. Interest charges are not tax deductible. Subject to the terms of the LoanAdvance Lending Agreement.

² LoanAdvance may not be appropriate for all investors and the risks should be carefully evaluated. If the market value of your portfolio depreciates, you may be required to deposit additional funds or marginable securities into your account. Failure to satisfy account maintenance requirements will result in restrictions on your account and liquidation of sufficient securities to bring your account to an acceptable level.

³ Restrictions in some states may impact credit line amount minimums. LoanAdvance is not available to non-U.S. residents, as well as residents of Mississippi, Nevada, Oregon, Rhode Island, and Vermont. In addition, restrictions may apply in other states. Please contact your investment professional or financial organization for details regarding state restrictions.

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