

# Lending Solutions

LEVERAGE-BASED PRODUCTS FOR ACTIVE INVESTORS



Your Business Without Limits™

**Pershing®**

AN AFFILIATE OF THE BANK OF NEW YORK MELLON





## Let Pershing Help You Set Yourself Apart

Your clients count on you to manage their assets. But what about the other side of their balance sheets?

At Pershing, we believe that strategic liability management has the potential to enhance a client's wealth management plan. That's why we offer a range of lending solutions that can help your clients get the most out of their portfolios, extend purchasing power, or generate income without compromising their current investment strategies. You can rely on Pershing to provide the products you need and the services you want to help you expand your most valuable client relationships.

## › Margin Lending: Expand Portfolio Potential With CreditAdvance®

A securities-based margin lending tool to help clients stay in the market

When your clients have ambitious financial goals, it's only natural for them to think of tapping their cash reserves or liquidating existing holdings. But you can offer a borrowing alternative that won't disrupt their current holdings or result in tax consequences associated with liquidating appreciated securities.

CreditAdvance is an affordable line-of-credit designed to enhance a client's investment resources by leveraging the marginable securities held in one or more brokerage accounts. CreditAdvance offers rates that may be lower than standard bank loans or credit cards; repayment terms are flexible, there are no added fees; and the approval process is simple—involving a single agreement. Most applications are processed within 48 hours.

## › Securities-Based Lending: Enhance Borrowing Power With LoanAdvance®

A line-of-credit for personal or business spending

Strategic use of existing portfolio holdings can give your clients an alternative way to access credit for most personal or business needs.<sup>1</sup> With LoanAdvance, clients can pledge a broad range of assets as collateral—including assets held in managed accounts—and borrow between 70% and 90% of the market value of qualified securities.

When using managed accounts for LoanAdvance, your clients do not need to move assets into a separate collateral account. They can continue to maintain their investment and cash management accounts, even though they have been pledged as collateral.

LoanAdvance offers competitive interest rates and flexible borrowing terms. There is no required repayment schedule and there are also no application or filing fees, or prepayment penalties. LoanAdvance is available to clients in the United States and 11 foreign countries.



<sup>1</sup>LoanAdvance cannot be used to purchase securities.

## > Mortgage Lending: Provide Access to Mortgage Solutions With RealAdvance™

A mortgage origination program for residential, commercial, and home equity loans

The decision to buy real estate or refinance an existing property is often made at a key turning point in a client's life. You can be there to address this important financial need with a mortgage solution.

Whether it's the purchase of a first home, a vacation home, a retirement home, a commercial real estate investment; or the refinance of an existing home, RealAdvance mortgage solutions can help you deepen your client relationships and attract assets. Position your firm as a one-stop shopping opportunity for lending, investment, and wealth management solutions. The more

value-added services you offer, the easier it is to win new clients and generate additional revenue from existing clients.

RealAdvance is available to you and your clients in conjunction with EverBank® through Pershing's flexible technology platforms, NetExchange Pro® and NetExchange Client®. The entire mortgage process is web-based, allowing for easy application processing and rapid loan decisions.

RealAdvance loans can be structured as fixed-rate, adjustable-rate, or interest-only loans for U.S. residents in all 50 states.

Pershing Solution	Loan Amounts	Loan Type(s)	Key Investor Benefits
CreditAdvance > Margin Lending	No Minimum Max: up to 50% of qualified securities	Line-of-Credit	<ul style="list-style-type: none"> <li>&gt; Can be used to purchase additional securities</li> <li>&gt; Take advantage of investment opportunities without the need to liquidate assets</li> </ul>
LoanAdvance > Consumer Lending	Min: \$25,001 <sup>2</sup> Max: 70%–90% of qualified securities <sup>3</sup>	Line-of-Credit	<ul style="list-style-type: none"> <li>&gt; Used for most personal or business borrowing needs</li> <li>&gt; An alternative to home equity financing</li> <li>&gt; Managed account assets can be leveraged</li> </ul>
RealAdvance > Mortgage Lending	No Minimum or Maximum	First Mortgages Second Mortgages Construction-to-Permanent Loans Commercial Mortgages Home Equity Loans and Lines-of-Credit	<ul style="list-style-type: none"> <li>&gt; Used for real estate borrowing needs including home purchases, commercial property purchases, remodeling, and refinancing</li> </ul>

<sup>2</sup> In most states.

<sup>3</sup> Borrow up to 70% of the market value of qualified equity, mutual fund, and investment-grade corporate or municipal bond securities as well as up to 90% of the market value for U.S. Treasury securities.



## > Lending Solutions to Help You Compete in a Challenging Market

At Pershing, every product and service we offer is focused on helping you to grow your business

We recognize that lending solutions can help you compete for a greater share of assets in a competitive marketplace. With a complete suite of lending solutions, you can enhance your ability to meet the financing needs of your most valued clients. Discover the difference lending solutions can make to your business.



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## Your Business Without Limits™

Visit [pershing.com](http://pershing.com) today to learn more about how our lending solutions can help you grow your business.

## About Us

Pershing LLC is a leading global provider of financial business solutions to more than 1,150 institutional and retail financial organizations and independent registered investment advisors who collectively represent over five million active investors. Financial organizations, investment professionals and independent registered investment advisors depend on Pershing's depth of experience and consultative approach to provide them with forward-thinking solutions that help them to grow their businesses. Located in 19 offices worldwide, Pershing is committed to service excellence and to providing dependable operational support, robust trading services, flexible technology, an expansive array of investment solutions and practice management support. Pershing (member FINRA/NYSE/SIPC) is a member of every major U.S. securities exchange and its international affiliates are members of the Deutsche Borse, the Irish Stock Exchange and the London Stock Exchange. Pershing LLC is a subsidiary of The Bank of New York Mellon Corporation. Additional information is available at [pershing.com](http://pershing.com).

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One Pershing Plaza, Jersey City, NJ 07399  
Pershing LLC, member FINRA, NYSE, SIPC