

Stribling~Whalen Financial Group

Securities Based Lending

Expanding your business doesn't have to mean liquidating assets to fund business needs. Instead, Securities Based Lending can keep your assets working for you while building and growing your business.

Raymond James Bank

Raymond James Bank provides tools and services that may assist in making sure you have access to cash, no matter your business needs.

THE BENEFITS OF BORROWING AND USING SECURITIES BASED LENDING

- Whether used for growing and expansion efforts or for unexpected expenses, Securities Based Line of Credit offers a flexible alternative to traditional financing.
- Use the borrowing power of one or more eligible personal or business brokerage accounts to establish a loan in the name of your business.

Key Features & Benefits

- No upfront, maintenance, or closing costs
- Flexible repayment options
- Streamlines underwriting and application process
- Loan approval turnaround is typically a few days
- Ability to pledge multiple accounts
- Flexible borrowing structures; can pledge personal assets in the name of a the business

SECURITIES BASED LENDING CAN BE USED TO:

- Purchase Real Estate
- Buy out a Business Partner
- Pay Taxes
- Increase Inventory
- Purchase Equipment
- Hire & Train New Staff
- Access more Working Capital
- Invest in or Acquire a New Business

WHAT TO EXPECT WITH SECURITIES BASED LENDING

Securities Based Lending	
Loan Type	Flexible line of credit that can be collateralized by one or more Raymond James brokerage accounts.
Loan Approval Timeline	2-5 business days
Requirements	<ul style="list-style-type: none"> - Collateralized by 1 or more RJ brokerage accounts - Market value of account(s) must be a minimum of \$100,000 - Initial advance must be at least \$70,000
Documentation Required	For a \$15MM loan to individuals / revocable trusts or a \$5MM loan to a business or irrevocable trust: <ul style="list-style-type: none"> - Financials (2-year tax returns or signed and executed PFS – Form 1652 or Form 1653)
Loan Term	Revolving line of credit; no maturity

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Credit Limit	INTEREST RATE	
\$25 Million and above	One Month CME SOFR + CSA	1.75%
\$10MM to \$25MM		2.25%
\$5MM to \$10MM		2.50%
\$2.5MM to \$5MM		2.75%
\$1MM to \$2.5MM		3.00%
\$500K to \$1MM		3.63%
\$250K to \$500K		4.00%
\$100K to \$250K		5.25%

Taking care of our mutual clients in every aspect is important to us, as it is to you. We would love to help anyone you encounter as much as possible. If you have families or individuals who may be looking for a service such as the one described above, we would love to help connect them with the necessary people. Please reach out to Stribling~Whalen Financial Group at 678-989-0048 or www.striblingwhalen.com.

Regards,



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Disclosures:

A line of credit backed by securities, such as a securities based line of credit or a structured line of credit or margin account, may not be suitable for all clients and investors. Borrowing on securities based lending products or margin accounts and using securities as collateral may involve a high degree of risk including unintended tax consequences and the possible need to sell your holdings, which may lead to a significant impact on long-term investment goals. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to quickly deposit additional securities and/or cash in the account(s) or pay down the loan to avoid liquidation. The securities in the Pledged Account(s) may be sold to meet the collateral calls and the securities in a margin account can be sold to meet the margin calls; and the firm may sell the client's securities without contacting them. A client may not be entitled to choose which securities or other assets in his or her account are liquidated or sold to meet a collateral call. In many cases, the firm may increase its maintenance requirements at any time and is not required to provide a client advance written notice. A client may not be entitled to an extension of time on a collateral call. Increased market interest rates could also affect the applicable rate index that applies to your line of credit causing the cost of the credit line to increase significantly. The interest rates charged on bank lines of credit backed by securities are determined in part by the line of credit amount as outlined in the Loan Agreement. The interest rates charged on margin accounts are determined by the amount borrowed. (Please visit sec.gov/investor/pubs/margin.htm for additional information.) Lines of credit are provided by Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. The proceeds from a line of credit backed by securities cannot be (a) used to purchase or carry securities; (b) deposited into a Raymond James investment or trust account (with the exception of advances made into the pledged account solely for the purpose of sending out or effecting an international wire within one business day of receiving funds from the bank); (c) used to purchase any product issued or brokered through an affiliate of Raymond James, including insurance; or (d) otherwise used for the benefit of, or transferred to, an affiliate of Raymond James. Raymond James Bank does not accept RJF stock or any securities issued by affiliates of Raymond James Financial as pledged securities towards a line of credit.

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