

## SECURITIES BASED LINE OF CREDIT

The ability to capitalize on life's opportunities or whatever else may come your way.

Sometimes in life opportunities knock, needs arise or it finally becomes time to turn a dream into an exciting reality. And no matter the time, the question is this: Where can you access cash while not interfering with your investment strategies? Raymond James Bank understands this challenge and has a flexible lending solution that addresses your borrowing needs without disrupting your investment plans.

The Raymond James Bank Securities Based Line of Credit<sup>1</sup> is a flexible line of credit that can be collateralized by multiple Raymond James accounts, giving you increased borrowing power and highly competitive pricing. The line of credit puts your existing assets to work for you by allowing you to borrow against eligible assets in your Pledged Account(s). This provides an alternative source of liquidity if the need arises without disrupting your investment strategies.

### USE LOAN PROCEEDS FOR A VARIETY OF PURPOSES

One of the key features of the Securities Based Line of Credit is its flexibility. Once it is established, you can apply it to meet many of your financing needs. However, the proceeds from a Securities Based Line of Credit cannot be used to purchase or carry margin securities.

### CONSIDER THE POSSIBILITIES

▼  
RENOVATING YOUR HOME

▼  
PAYING FOR TUITION

▼  
PLANNING A VACATION  
OF A LIFETIME

▼  
PURCHASING LUXURY ITEMS

▼  
TAKING ADVANTAGE OF A REAL  
ESTATE OPPORTUNITY

▼  
SUPPORTING YOUR BUSINESS

▼  
LAUNCHING NEW  
BUSINESS VENTURES

▼  
CONSOLIDATING DEBT

▼  
PAYING TAXES<sup>2</sup>

<sup>1</sup> Standard credit criteria apply. Products, terms and conditions subject to change.

<sup>2</sup> Raymond James does not offer tax advice. Please consult your tax advisor for questions regarding your tax situation.

### EASY TO ESTABLISH AND FLEXIBLE TERMS<sup>3</sup>

A Securities Based Line of Credit is easy to establish with just a short application. There are also no fees for opening the loan. To qualify for a Securities Based Line of Credit, the accounts pledged must have a minimum market value of \$100,000 with a \$55,000 minimum initial withdrawal. Together with your Raymond James financial advisor, Raymond James Bank will perform a complete portfolio analysis and determine the loan amount obtainable within your portfolio. Each month, you will receive a payment coupon and a pre-addressed envelope to make managing your account easier. Loan payments are interest-only and are due 20 days from the closing date found on your monthly statement. As a benefit to you, if your payment is not received by the due date, we will automatically increase your loan balance if funds are available. However, you determine when to pay down your principal.

### MAINTAIN INVESTMENT STRATEGY

With a Securities Based Line of Credit, your investment plans won't be disrupted. You will still have the ability to buy, sell and trade within Pledged Account(s). You will also continue to receive interest and dividends on pledged accounts.

### LOW-COST BORROWING POWER

Borrowing rates are highly competitive. In fact, the interest rate charged on a Securities Based Line of Credit is likely to be lower than other traditional lending sources. Your rate will be based on the one month LIBOR rate plus an applicable percentage. The applicable percentage will be based on the total market value of your Pledged Account(s) on the last day of the previous month. As a benefit, we will also include the net market value of each Capital Access account in determining your applicable percentage. In general, the higher the market value of these accounts, the lower your interest rate will be. Your particular rate will vary based on the following schedule:

Market Value of Pledged Assets	Interest Rate	
\$10 million and above	One month LIBOR rate <i>plus</i>	2.25%
\$5,000,000 – \$9,999,999.99		2.50%
\$2,500,000 – \$4,999,999.99		2.75%
\$1,000,000 – \$2,499,999.99		3.00%
\$500,000 – \$999,999.99		3.75%
\$250,000 – \$499,999.99		4.25%
\$100,000 – \$249,999.99		6.00%

As of May 5, 2015.

### Understand your risks

A Securities Based Line of Credit may not be appropriate for all clients. Using securities as collateral for borrowings may involve a high degree of risk. Market conditions can magnify any potential for loss. A decrease in market value of pledged assets or, at our sole discretion, an increase in the percentage of equity you must maintain in your Pledged Account(s) may require you to deposit additional securities and/or cash in the account(s) or pay down the loan, defined as a Collateral Call. The securities in the Pledged Account(s) may be liquidated to meet the Collateral Call, and the firm can sell your securities without contacting you. In addition, a Collateral Call could disrupt your investment strategy. Please see your loan agreement or consult with your financial advisor for details.

<sup>3</sup>The principal balance will not be reduced during the period that interest-only payments are made. You will pay more interest over the life of the loan if you choose to make interest-only payments than you would under a traditional loan with the same interest rate featuring principal and interest payments.

Please contact your financial advisor for complete details on establishing a Securities Based Line of Credit.

RAYMOND JAMES BANK

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Securities Based Line of Credit provided by Raymond James Bank, an affiliate of Raymond James & Associates, Inc. and Raymond James Financial Services, Inc.

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