

The Bancorp[®]

SBLOC

Leverages portfolio value to provide the financial foundation for a new home



When homebuyers need cash in a hurry, traditional loans and selling-off assets are not their only options for liquidity. The Bancorp Securities-Backed Line of Credit (SBLOC) offers homebuyers a simplified application and underwriting process for loans based on the value of their nonretirement investment portfolio. The SBLOC offers the best of both worlds — homebuyers get timely access to cash without liquidating assets and financial professionals keep their investment strategy and AUM intact.

HOMEBUYER BENEFITS

- Timely access to liquidity for home purchase, closing costs, home renovations and new home construction
- Bridge financing for down payment and other costs when current home is pending sale and/or closing
- Helps eliminate the need for homebuyers to use savings or emergency funds to cover expenses
- Funding for homebuyers who cannot meet financial requirements of traditional bank loans
- Helps minimize financial hardship during transition to new home
- Offers competitive interest rate to make monthly payments manageable

SBLOC FEATURES

- Interest-only line of credit backed by securities held in a nonqualified investment account¹
- Borrowing power can range from 50-100% of portfolio value, based on asset class
- No application fee², no annual or monthly fees
- No charge for portion of line not in use
- No penalties for early payoff
- May help avoid potential tax consequences when liquidating assets



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¹ The SBLOC is a nonpurpose loan, the proceeds of which cannot be used for the purchase of securities or to refinance a loan used to purchase securities.

² The Bancorp Bank ("Bank") does not charge an application fee. State, local, and/or third-party fees may apply in some states.

Securities-based borrowing has special risks and may not be suitable for everyone. Clients should consult their financial advisor about any associated risks, a tax advisor for tax-related matters and an attorney for legal matters. The Bank does not provide financial, tax, or legal advice. AssetMark and its affiliates do not offer tax or legal advice.

To help maintain the security of financial information, do not include confidential personal information such as account numbers or Social Security Numbers in nonsecure email correspondence.