

Personal experiences in the market place by GCP and their associates have led to the integrating of institutional hedging specialists, a qualified sales channel, along with assembling a seasoned legal team specializing in both real estate and securities law. The management team, along with their private investors and associates, has served well over 19,200 clients and Originated, Processed, and Closed with over 3.5 billion in funding. New Vision GCP has years of experience in the equity markets and stock lending transactions along with Corporate, Commercial and Residential Financing.

GCP is not restrained by the boundaries of a typical broker-dealer or bank and therefore offer the best terms available in the market place today.

GCP structures institutional investment products for investors and other investment professionals. New Vision GCP holds a distinctive niche in the financial and investment industry, providing:

- Broad flexibility while providing institutional grade investment protection,
- Customized solutions to fit client's specific financial needs, and
- The highest level of product and service sophistication.

The most common question from a client regarding a stock loan is, "How can I be sure that I am going to get my stock back at the end of the loan period if I pay back the principal and interest?"

An Insured Stock Loan is a loan that is hedged and protected in such a way as to qualify as an insured financial transaction. Through the Insured Stock Loan program risk to the client is managed so that the question concerning the return of stock at the maturity of the loan is answered.

The client receives a non-recourse stock loan with upside potential. The client receives the benefit of a low, fixed interest rate. Our Partners, as hedge consultants, manage the hedge position to provide the client the assurance that their stock will be returned at maturity.

If at maturity, the value of the collateral is less than the original amount borrowed, the client simply discontinues paying interest on their loan and surrenders the shares they have pledged as collateral in full satisfaction of the loan. On the other hand, the client is able to receive full appreciation in their stock collateral up to a maximum of a 500 percent increase.

When a client submits stock collateral it is managed, hedged and protected against the maturity date of the loan. The collateral is included as a part of a pool and is hedged in a combination of two ways depending on the characteristics of the collateral.

First, the collateral is modeled as a part of a larger portfolio for evaluation based on its sector, maturity and volatility characteristics. The larger portfolio characteristics are then hedged as a basket, including the new collateral in the portfolio. The costs of hedging the portfolio as a basket are much less than hedging individual holdings. This reduced cost is passed through to the client in the form of reduced interest cost for the loan.

Second, a reserve pool is established and is grown over time. This reserve pool is used to manage changes in exposures and collateral characteristics over time.

Just like an insurance company, 80% of the likely pricing scenarios of the modeled pool are hedged as a basket and with a reserve pool. The 20% of less likely scenarios are hedged against with general market characteristic hedging instruments. In this way 100% of the possible pricing scenarios are hedged and protected against making the re-delivery of stock insured to the client.