

## Benefits

***We provide a new level of security, transparency, disclosure, and accountability in the Stock Loan industry.***

***Our newest Stock Loan program is much more than a loan; it enables you to receive significant liquidity from your stock portfolio without triggering a taxable event. Since the stock loan is non-recourse (no personal financials required) it provides downside protection in the event the securities decline in value. Also, there are no margin calls, so you have no worries of cash squeeze in the event of a market downturn.***

***We can finance your stock out of margin. If your stock is already margined we can eliminate the possibility of a margin call and refinance your stock with a more attractive rate and term. This loan program is only available for freely traded stock. The stock should be in DTC/Electronic form. All we will need is an account statement showing where the stock is held and also that the stock is in DTC.***

***Key Features: Non-Recourse - Your stock is the only collateral for the loan. There is no recourse to you personally in the event of default. If your securities are worth less than the value of the original loan and what you owe at maturity you may walk away and pay nothing else. You only surrender your stock to satisfy the loan obligation. High Loan to Value with Tax-free Liquidity - We can offer you 30% to 75% LTV depending on the securities. Also, stock loans are not taxable events. This means you can enjoy the liquidity of your position without selling shares and creating a tax liability. (Please consult your tax attorney as we give no tax advice).***

***Upside Potential - Since you aren't selling your position you retain ownership of your securities. You continue to benefit from your stocks' appreciation.***

***Flexible Terms - The term of our loans extend from 3 to 15 years. You can determine how long you would like for the term of the loan.***

***Very Attractive Low Interest Rate (Fixed)***

***Payment Structure - Interest Only Semi-Annually or Monthly depending on the securities.***

***Fast Closing/Funding - Lender/Investor contracts to fund same day upon receipt of your stock by DTC (electronic form). When you want liquidity and need to take cash out of your stock holdings, you are faced with either selling or taking a margin loan. The first causes a taxable event; the second exposes you to the risk of a margin call. We offer a very attractive alternative that can produce more cash without the risk and with total financial privacy as we leave no footprints in the marketplace.***