

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.

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