

The Bancorp™

# SBLOC

An Innovative Lending Solution  
for Advisors and Clients



A **Securities-Backed Line of Credit (SBLOC)** lets your clients tap the value of their investments without disrupting their portfolios or your AUM.

- An **interest-only revolving credit line** backed by non-qualified securities held in the investment account.
- Available to individuals, trusts and entities.
- **No income verification** for individuals, joint accounts or trusts.
- **Minimum credit line** of \$75,000.
- **No application fee**,<sup>1</sup> no annual or monthly fees.
- **No charge** for portion of line not in use.
- **May help avoid** the potential tax consequences of liquidating assets.<sup>2</sup>
- **Simple application** and underwriting process.

## USES MAY INCLUDE



Real estate investment



Non-purpose loan payoff



Estate settlement



Business investment/costs



Taxes



Tuition



Other liquidity needs<sup>3</sup>



## CONTACT US

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For Advisor/Dealer use only.

<sup>1</sup> The Bancorp Bank does not charge an application fee. State, local, and/or third-party fees may apply in some states.

<sup>2</sup> Clients are advised to consult a financial/tax professional regarding potential tax implications involving their investment portfolio.

<sup>3</sup> An SBLOC cannot be used for the purchase of additional securities.

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