

Securities-Backed Lines of Credit

Access capital without selling positions or triggering capital gains

\$250K+

MIN LINE SIZE

No

FORCED SALES

Tax-Efficient

ACCESS

Access capital against your client's investment portfolio without selling positions, triggering capital gains taxes, or disrupting a carefully constructed long-term strategy. We identify the right SBLOC provider and manage the process from start to close.

HOW IT WORKS

01 Pledge Portfolio

Client pledges eligible investment assets as collateral.

02 Establish Line

Lender establishes a revolving line based on portfolio value.

03 Draw Capital

Client draws funds as needed for any purpose.

04 Repay & Redraw

Repay on your schedule — portfolio stays invested throughout.

KEY BENEFITS

Portfolio Stays Invested

No need to sell positions — the portfolio continues to participate in market growth throughout the borrowing period.

Tax-Efficient Liquidity

Borrowing avoids triggering capital gains taxes — a significant advantage for long-term investors with appreciated positions.

Revolving Access

Draw, repay, and redraw within the approved credit limit — ideal for variable liquidity needs or ongoing capital requirements.

Competitive Rates

Rates tied to short-term benchmarks — often significantly lower than unsecured alternatives, making SBLOCs a cost-effective tool.

KEY ADVANTAGES

- Access multiple SBLOC providers — we identify the best fit for each client and portfolio type
- Works across custodians and portfolio types — equities, fixed income, mutual funds
- Advisor remains in control of the investment strategy throughout the borrowing period
- Transparent process with clear margin maintenance requirements and communication

IMPORTANT: SBLOCs involve risk. A decline in portfolio value may require additional collateral or repayment. Under adverse market conditions, lenders may require immediate repayment or liquidate pledged securities without prior notice. SBLOCs are not suitable for all investors. Advisors should carefully evaluate suitability.

IDEAL FOR / USE CASES

- > Real estate down payments
- > Tax liability management
- > Business acquisition
- > Lifestyle & personal needs
- > Charitable giving
- > Bridge to liquidity events

Lending Solutions Team

(866) 306-3365 | lendingsolutions@sequoia-financial.com

SUBMIT A LOAN REQUEST

sequoia-financial.com/lending