

# MARKETABLE SECURED LINES OF CREDIT

Unlocking liquidity without impacting your investments is now possible with our new Marketable Secured Lines of Credit (MSLOC), a flexible financial tool that allows you to borrow money against the value of your financial portfolio and use the funds for business opportunities, unexpected expenses, or strategic investments.

## HOW IT WORKS

An MSLOC is a flexible financial tool that allows you to borrow money against the value of marketable securities you own, such as stocks, bonds, or mutual funds. Essentially, it is a revolving line of credit secured by these assets and typically has one of the lowest costs of credit available. There is no liquidation necessary, which allows you to capture gains and avoid losses.

MSLOCs are ideal for investors seeking short-term liquidity, business owners funding ventures, individuals financing major purchases, or anyone who wants to avoid selling investments in a down market.

### Benefits:

- **Liquidity:** Provides quick access to cash without selling investments.
- **Flexibility:** Rates are variable with the option to lock into a fixed rate.
- **Portfolio Protection:** Allows long-term investment strategies to stay on track.
- **Competitive Rates:** Typically lower rates than other forms of borrowing, such as HELOCs or unsecured loans.
- **Versatility:** Funds can be used for anything from unexpected expenses to business opportunities.
- **Growth Potential:** Utilize leverage to increase returns.



## HOW TO GET STARTED

---

- **Apply:** Qualification is based on the value of your investment portfolio.
- **Borrow:** Once approved, gain access to a credit line that is a specific percentage of your portfolio's value.
- **Invest or Spend:** Use the funds as needed.
- **Repay:** Make interest-only payments or pay down the principal at your own pace.

Ask your advisor or call WSFS Private Banking at **888.988.4510** to discuss if an MSLOC is right for you.

## BORROW FUNDS AND KEEP YOUR INVESTMENTS ON TRACK

---

Example:

	<b>James</b> liquidated his portfolio	<b>Elizabeth</b> utilized an MSLOC
Balanced portfolio	\$20,000,000*	\$20,000,000*
Liquidation amount	\$6,000,000	\$0
Remaining investment	\$14,000,000	\$20,000,000
<b>Total portfolio return</b>	<b>\$891,800</b>	<b>\$1,274,000</b>
Total loan cost	\$0	(\$120,000)
<b>Net portfolio return</b>	<b>\$891,800</b>	<b>\$1,154,000</b>
<b>Your savings</b>		<b>\$262,200</b>

### Benefits:

By utilizing an MSLOC, Elizabeth was able to access the funds she needed without liquidating her portfolio holdings and she **grew her wealth by almost \$270,000.**

\*These examples assume a 6.37% return based upon a 70/30 portfolio construction.