



Put More Assets to
Work for You



LOAN Advance[®]

- > No fees, points, or closing costs
- > Competitive interest rates
- > No preset monthly payments
- > No prepayment penalty
- > Flexible borrowing terms
- > Quick approval process

You planned your investments carefully. Now take advantage of the borrowing power of the investments in your brokerage account to meet your financing needs.

Use a LoanAdvance® line of credit to:

- > Finance home improvements
- > Pay a child's college tuition
- > Buy a new car

Or make other life enhancements that you thought were out of reach come true.

Best of all, the LoanAdvance approval process is simple. Read on to learn how you can put this flexible line of credit to work today!

Manage a Flexible Line of Credit

With this secured line of credit there is no need to stick to a set payment schedule. Instead, LoanAdvance lets you customize your payments to your personal schedule, as long as you maintain the required equity level in your brokerage account. You can also prepay your principal balance anytime, without penalty.¹

LoanAdvance also gives you the flexibility to borrow up to 70% of the market value of qualified equity, mutual fund, and investment-grade corporate or municipal bond securities, as well as up to 90% of the market value for U.S. Treasury securities.

Enjoy Competitive Interest Rates

Smart investors know a bargain when they see one. You can borrow LoanAdvance funds at interest rates that may be lower than standard bank loans or credit cards. Plus, there are none of the points, application fees, filing fees, termination fees, or prepayment penalties traditionally associated with personal or home equity loans. Are you planning your finances for the months ahead? Then be sure to remember that you can use this securities-based line of credit for most personal, consumer, or business needs.²

Enhance Your Current Borrowing Power

LoanAdvance gives you the ability to pledge assets in both retail and separately managed accounts as collateral for your loan. By using this convenient source of borrowing for your personal credit needs, there is no reason to liquidate securities.³ So you will still have the opportunity for capital appreciation and income—the reasons you purchased your securities in the first place.

Convenient Access to Cash

Access your LoanAdvance account via:

- > Check request
- > Federal Funds wire transfer
- > LoanAdvance checkbook

It's Easy to Apply for LoanAdvance

Your investment professional or financial organization will be happy to help you apply for LoanAdvance. Just have sufficient marginable securities in your account, then complete and sign a LoanAdvance Lending Agreement, Form T-4, Restricted/Control Stock Disclosure and Interest Rate Acknowledgement Form, and LoanAdvance Checkwriting Application (if applicable). We will do the rest to get you started quickly.

Please consult with your investment professional or financial organization for minimum credit line amounts.⁴

Take full advantage of your assets' borrowing power. Apply today for a LoanAdvance line of credit.

¹ If your LoanAdvance line of credit is paid down to a zero balance at any time after the initial funds are distributed to you, a new Form T-4 will need to be submitted and approved prior to any additional fund advances.

² LoanAdvance cannot be used to purchase securities. Interest charges accrue on a daily basis, are billed on a monthly basis, are variable, and are not tax-deductible. Subject to the terms of the LoanAdvance Lending Agreement.

³ LoanAdvance may not be appropriate for all investors and the risks should be carefully evaluated. If the market value of your portfolio depreciates, you may be required to deposit additional funds or marginable securities into your account. Failure to satisfy account maintenance requirements will result in restrictions on your account and liquidation of sufficient securities to bring your account to an acceptable level.

⁴ Restrictions in some states may affect credit line amount minimums and broker-dealer and investment professional licensing requirements. In addition, this product may not be available in certain foreign countries, as well as to residents of Mississippi, Nevada, Rhode Island, and Vermont. Please contact your financial organization for details regarding state restrictions and account minimums.

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