

## Liquidity Solutions for Investors

**Enhance your value proposition** with Cash Advantage Lending<sup>SM</sup>. Strategically manage your clients' credit and liquidity, and deliver independent, comprehensive wealth management solutions. Unlock the value in your clients' portfolios, without disturbing their investments.

- **Grow your business** – Cash Advantage Lending can help you attract and capture new opportunities including clients with existing SBLOCs
- **Strengthen client relationships** – Cash Advantage Lending enables you to deepen client relationships and consolidate more business with you
- **Stay ahead of the crowd** – with attractive interest rates, an easy online experience and fast decisioning, you are well-positioned to stay ahead of the competition



### Competitive Rates

- Attractive interest rates across all tiers
- 1-month SOFR-based floating rate<sup>1</sup>
- Rate based on size of line, not balance



### Dashboard Reporting

- Full visibility of loan status for BDs, advisors and clients
- Heatmap monitoring for risk management



### Decisions in Days

- 3-5 business days from application submission to loan confirmation<sup>2</sup>



### Online Experience

- eSignature
- Modern, easy experience for you and your clients
- Client-directed money transfer, repayment, and downloadable statements

Cash Advantage Lending is a securities-backed line of credit (SBLOC) using non-retirement investment assets as collateral. Cash Advantage Lending is powered by Supernova Technology<sup>TM\*</sup>, an industry-leading securities-backed lending platform.

\*See disclosure for details

## A smart, securities-backed line of credit (SBLOC) for your clients<sup>3</sup>



### If you have high-net-worth clients with uneven cash flows, Cash Advantage Lending can help.

Clients may apply for an SBLOC without immediate borrowing needs and access when needed. Cash Advantage Lending can be used for emergencies, unplanned expenses or cash shortfalls. SBLOCs can help bridge the gap, without having to liquidate investments or draw from savings.

- **Business opportunities** including: investment property, business expansion, or start-ups
- **Short-term needs such as tax payments, debt consolidation, or luxury vehicles**
- **Home renovations** or real estate bridge financing. Compared to home equity lines of credit (HELOC) or construction loans, Cash Advantage Lending may provide a cost-effective, convenient way to fund your client's dream home.

## Ready to unlock the power of Cash Advantage Lending for your clients? [Contact our team to get started.](#)

#### ABOUT SUPERNOVA LENDING, LLC.

Supernova Lending, LLC ("Supernova") is the lender for Cash Advantage Lending Security-Backed Line of Credit. Supernova is an industry leader in wealth management lending technology.

<sup>1</sup> For latest 1-Month SOFR rate, visit: <https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html>. Interest payments due monthly.

<sup>2</sup> Applies to single, joint, and revocable trusts. More complex irrevocable trusts and business accounts can take several weeks to originate.

<sup>3</sup> SBLOC proceeds may not be used to purchase or carry margin securities, which include: (1) stocks that are registered on a national securities exchange or any OTC security designated for trading in the National Market System; (2) debt securities (bonds) that are convertible into margin stock; and (3) shares of most mutual funds.

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#### Important Information

This is for informational purposes only, is not a solicitation, and should not be considered investment, legal or tax advice. Please consult with a tax advisor regarding your particular circumstances. The information has been drawn from sources believed to be reliable, but its accuracy is not guaranteed, and is subject to change.

Securities backed loans may not be suitable for all loan parties (e.g., borrowers, pledgors, and guarantors) and carry a number of risks, including the risk of a market downturn, tax implications if pledged securities are liquidated, the potential increase in interest rates, and other risks. If the value of pledged securities drops below certain levels, loan parties may be required to pay down the loan and/or pledge additional securities. Please consider these risks and whether a securities-backed loan is appropriate before you proceed; carefully read the securities-backed line of credit application and Line of Credit and Securities Agreement for further details.

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