

Mary's Next Chapter

How a securities-based line of credit gave a widow the freedom to plan her future



When Mary's husband passed away unexpectedly at age 61, she found herself suddenly managing their \$2.3 million investment portfolio—along with a wave of overwhelming decisions. Her advisor introduced a resource available to support her: a flexible line of credit secured by her investment portfolio.

"I knew I had ample resources, but I wanted to be intentional about how I used them. The last thing I wanted was to make rushed decisions driven by urgency."

Mary's story isn't unique. According to Cerulli Associates, **\$54 trillion** will transfer to surviving spouses by 2048—more than 95% of it to women.¹ Yet, **84% of women** report they don't feel comfortable managing an inheritance or windfall.²

Mary's Challenge

- Cover immediate expenses: home repairs, legal fees, travel
- Stay invested for the long term: avoid selling at the wrong time
- Reduce tax impact: defer capital gains

How It Worked

- Established a \$350K line through her advisor in days without selling investments
- Kept her portfolio fully invested and compounding
- Deferred capital gains taxes by avoiding selling from the portfolio

Why It Worked

- Liquidity without liquidation gave Mary access to funds without selling assets
- The extra time created a necessary pause for grieving before making long-term decisions
- Flexible access to funds met both personal needs and future plans

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ADVISOR INSIGHTS

Guide Your Clients Through Life's Pivotal Moments

In moments of profound life change, help your clients address pressing needs without impacting their long-term investment strategy with a lending solution that gives them space to breathe, plan, and move forward on their terms.

¹ Cerulli Associates, The Cerulli Report—U.S. High-Net-Worth and Ultra-High-Net-Worth Market 2024

² Citizens Great Wealth Transfer Survey, 2025

Securities-based lending is a non-purpose margin loan secured by eligible, marketable securities. It is non-purpose because the proceeds of the line of credit cannot be used to purchase or carry securities. Securities-based lending has special risks and is not suitable for all investors. The risk of securities-based lending include: (i) market fluctuations that may cause the value of pledged assets to decline, (ii) a decline in the value of the pledged securities that could result in selling the securities to maintain equity, and (iii) possible adverse tax consequences as a result of selling securities. Fluctuations in market interest rates could also affect the applicable index rate that applies to your line of credit, causing the cost of the credit line to increase significantly. The interest rates charged on lines of credit backed by securities are determined in part by the line of credit amount as outlined in the loan documents.

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