TRISTATE CAPITAL

Access**TSC**

Fixed Rate Solutions

SECURITIES-BASED LENDING + INTEREST RATE SWAPS

BENEFITS TO YOU

- Keep assets under management
- Continue to earn your management fee
- Gather new assets
- Expand your tool kit to provide your client with borrowing opportunities
- Gain direct access to a dedicated management team

BENEFITS TO YOUR CLIENT

- Fix the interest rate on all, or a portion of, the principal balance for a set term
- Lock in a fixed-rate term up to 15 years
- Portable over time
- Match long-term assets with long-term liabilities
- Create a customized, long-term hedging strategy for your client

SMART BORROWING WITH TRISTATE CAPITAL BANK

We partner with registered investment advisors, wealth management firms, trust companies, broker/dealers and family offices to provide flexible and innovative lending solutions. Through our securities-based lending product, you can keep assets under management while offering access to liquidity and the additional benefit of long-term, fixed-rate borrowing with an interest rate swap from TriState Capital Bank.

ACCESSTSC — SECURITIES-BASED LINE OF CREDIT

For over a decade, TriState Capital Bank has been developing processes and resources to make **AccessTSC** a quick and easy solution for advisors and their clients. Based on the approach of pledging eligible securities as collateral, it offers access to liquidity without disrupting investment strategies and objectives.

Our approach is not transactional, but aimed at building trust as a true partner and valued resource.

INTEREST RATE SWAPS

This lending solution enables your client the ability to lock in a rate for a term up to 15 years, all while allowing assets to remain under management.

This is ideal for investors who want to take advantage of low cost capital and for those that would benefit from a customized hedging strategy. Our experienced team works with a diversified bank network to ensure the best pricing and execution for your clients.

TAKE ADVANTAGE OF THE BENEFITS OF LONG-TERM, FIXED-RATE BORROWING

FLEXIBILITY

BILATERAL PREPAYMENT

REPAYMENT OPTIONS

MANAGE CASH FLOW

DURATION

WHY TRISTATE CAPITAL

Competitive Rate Options: SOFR-based, variable and fixed via an interest rate swap

Speed: Simplified process enables quick processing and management

Flexibility: Individuals, entities and trusts can use multiple portfolios as collateral

Simplicity: All custodial platforms managed under one roof

Value: Access to an unparalleled team of experienced lending professionals

FIND YOUR BANKER

We believe banking is personal. It's about relationships and exceptional people working together. To search for dedicated bankers specific to your banking needs, industry, and location visit **tscbank.com/find-a-banker**

TRISTATE CAPITAL BANK
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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. AccessTSC is offered exclusively by TriState Capital Bank through TriState Capital Bank's Digital Lending Platform (DLP).

An interest rate swap is an independent agreement between two parties in which one agrees to pay a fixed rate of interest, and the other agrees to pay a floating rate of interest, for an agreed-upon notional (principal) amount. No principal changes hands; instead there's simply an exchange (or swapping) of interest payments for a set period of time at a rate derived from market expectations, at the time of execution of the swap. A floating rate loan and an interest rate swap together create a "synthetic" fixed-rate loan.

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TriState Capital Bank is a Pennsylvania chartered bank.