

Hannah's Freedom to Pivot

How a securities-based line of credit powered purpose-driven career change



Hannah was at a crossroads. After losing her partner, she stepped away from a demanding executive role, feeling called to use her skills for greater impact in her community. She envisioned launching a nonprofit consulting practice but wasn't sure how to fund the transition. Her advisor introduced her to a securities-based line of credit that could provide her with the flexible funding to get started.

"I needed a financial runway to pursue my purpose now, without undermining my future stability and legacy plans."

As women gain a larger share of the **\$124 trillion** in global assets projected to transfer by 2048,¹ many would like to use these resources toward ventures that reflect their values²—seeking prudent, purpose-driven ways to make an impact.

Hannah's Challenge

- Provide for personal expenses and start-up costs during career transition
- Preserve the integrity of her long-term portfolio
- Avoid capital gains taxes and withdrawals from retirement accounts

How It Worked

- Established a \$500K line through her advisor backed by her investment portfolio
- Withdrew funds easily as needed
- Avoided triggering capital gains
- Made interest-only payments while building up new income streams

Why It Worked

- Created a flexible financial runway for her career shift
- Preserved her long-term retirement strategy
- Supported an impact-driven mission without compromising her long-term investment goals

WE MAKE IT HAPPEN.

Your clients look to you for solutions.

We help you deliver.

Explore how building a relationship with TriState Capital Bank equips your practice with empowering lending solutions that enable your clients to use their wealth with purpose.

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ADVISOR INSIGHTS

Guide Your Clients Through Life's Pivotal Moments

Empower your clients to act with purpose today—while keeping their long-term investment strategy intact—with a flexible lending solution that bridges purpose and planning.

¹ Cerulli Associates, *The Cerulli Report – U.S. High-Net-Worth and Ultra-High-Net-Worth Markets 2024*

² "Women Are Redefining Wealth, and the Future of Investing," *Forbes*, July 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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