

# Loan Execution Speed Answers Emergent Client Needs



In the fast-paced world of wealth management, the ability to act swiftly can significantly enhance client satisfaction and trust. And when it comes to those situations where your clients need access to quick liquidity to meet new opportunities or manage emergent cash flow issues, having alternatives in place to avoid hasty portfolio withdrawals can be essential to protecting their long-term financial goals.

Independent advisors can provide an alternative to portfolio withdrawals by introducing their clients to a securities-based line of credit (SBLOC). Such credit lines offer clients prompt liquidity without disruption to their investment portfolio. TriState Capital has a proven history of partnering with advisors to meet a range of client borrowing needs, including the challenging and complex, with exceptionally efficient speed. Here are just two examples of how speed to funding allowed one advisor to help two of his clients meet their current goals without compromising their long-term investment objectives.

**Home Down Payment and Renovations.** One of John's clients was eager to purchase a new home on the south end of Long Island but faced a tight deadline, agreeing to a closing date just 11 days away. The client also needed additional funds for immediate renovations. Leveraging his relationship with TriState Capital, John quickly coordinated the process of requesting a \$3 million line of credit. Remarkably, TriState Capital was able to fund the SBLOC in days. This speed to funding enabled the client to secure the home and proceed with renovations without delay. The client credits John with surpassing expectations by expediting a lending solution that was able to meet their urgent financial need and gave them simple online access to manage renovation expenses over time through TriState Capital's 24/7 **myAccess** client portal.

**Large Loan Payoff.** Another of John's business clients required a \$30 million loan payoff before the end of the month. Time was of the essence, and the client was under significant pressure. John once again turned to his trusted partnership with TriState Capital. Understanding the urgency, TriState Capital navigated the complexities and executed the SBLOC within a week, allowing the client to meet the critical deadline. This timely intervention not only helped the client achieve beneficial new loan terms but also reinforced John's reputation as a responsive and well-aligned financial advisor.



## THE RESULTS

- Clients successfully met tight timelines without withdrawals in satisfying their objectives.
- Between the two clients, John retained \$33 million in AUM that otherwise would have been withdrawn to meet liquidity needs.
- Clients began to rely on John for comprehensive financial solutions, leading to a measurable increase in both overall client engagement and cross-selling of financial products for his practice.
- John began discussing lending capabilities and strategies with prospects, resulting in a 10% increase in new client acquisitions. His ability to support liquidity needs at every stage of the client's life cycle enhanced the value proposition of his practice.

## THE TRISTATE CAPITAL ADVANTAGE

John's alliance with TriState Capital has cultivated his reputation as a wealth manager offering solutions for both sides of the balance sheet. In these scenarios, TriState Capital's exceptional speed to funding under varied client circumstances made the pivotal difference in enabling John's clients to achieve their goals.

**WE  
MAKE IT  
HAPPEN.**

**INNOVATIVE RATE STRUCTURES** *Fixed and variable*  
**CUSTOMIZED SOLUTIONS** *Meeting clients' objectives*  
**PERSONAL SERVICE** *An experienced, dedicated team*  
**EFFICIENT EXECUTION** *Working capital in days*

**CONTACT US**  
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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. myAccess is a digital platform of TriState Capital Bank and is offered exclusively by TriState Capital Bank.

TriState Capital Bank is a Pennsylvania chartered bank.

