CASE STUDY: PERSONAL REAL ESTATE

Transforming Investments into Powerful Borrowing Solutions

Dave and Sue had always dreamed of owning a beautiful home nestled in the hills overlooking the city. With their children grown and their careers thriving, they finally felt ready to make the leap. As they began to compare funding sources, they were intrigued when their financial advisor explained how their investment accounts could provide a solid borrowing base for major purchases like this.

Having successfully partnered with TriState Capital several times to establish securities-based lines of credit (SBLOCs), the advisor guided Dave and Sue through the process.

THE TRISTATE CAPITAL ADVANTAGE

Fast and Flexible Approval: TriState Capital quickly reviewed Dave and Sue's investment portfolio for eligible borrowing and approved a line of credit within days. The SBLOC provided the flexibility the couple needed to fund their home purchase without the delays and complexity of traditional mortgage applications or the costs that would be associated with liquidating assets from their investment portfolio.

Lower Costs and Predictable Payments: Compared to traditional financing options like mortgages, HELOCs, and margin debt, the SBLOC from TriState Capital offered lower interest rates and more favorable terms. With TriState Capital's expertise in fixed rates, Dave and Sue opted for an interest-only payment fixed-rate option, securing predictable borrowing costs while keeping their investment portfolio intact.

THE RESULTS

- **Up to $750K in capital gains taxes avoided** by keeping the portfolio intact, enabling continued tax-deferred growth.
- **$200K in interest costs lowered** compared to alternative financing options.
- **$5M AUM retained** in the investment account with their advisor.
- **Flexible mortgage substitute**, offering a fixed-rate, interest-only option to support their cash flow management over time.

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*

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