

# Securities-Backed Line of Credit (SBLOC)

Axos will be launching a Securities-Backed Line of Credit (SBLOC) solution to assist your clients in leveraging the value of their investments to meet their financial needs with a phased approach.

If your client's individual or joint account is eligible, you will see a link in the overview page under additional actions. If the client starts the process from the Portal, you will receive a bulletin in Liberty and will receive a copy of the DocuSign package.

## What is SBLOC?

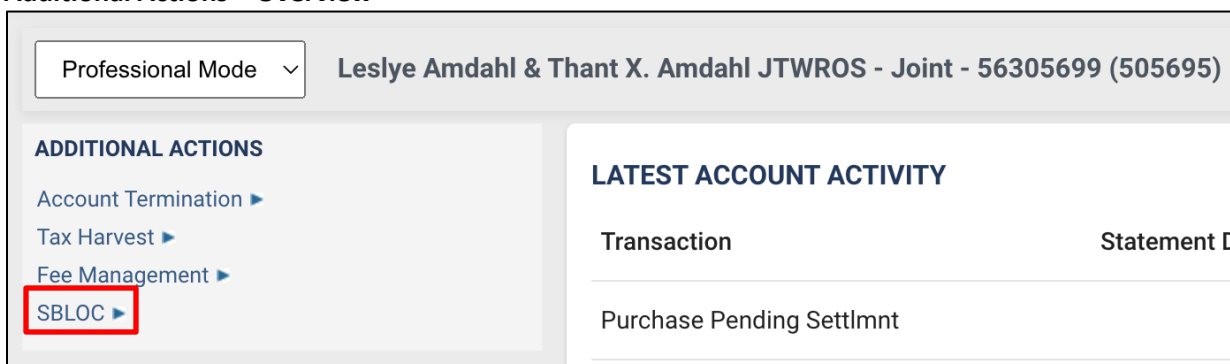
A securities-backed line of credit (SBLOC) is a revolving line of credit offered by Axos Bank through an advisory relationship that is secured by an investment portfolio. It enables clients with \$150,000 or more of qualified assets in their investment accounts to borrow up to 65% of the market value of their eligible securities for a wide range of purposes, using their securities as collateral for the loan. Funds cannot be used to purchase, carry, or trade securities or to repay a margin loan.

## What are the benefits of offering a Securities-Backed Line of Credit?

Offering securities-backed lines of credit to your clients is another solution you can use to provide a holistic financial offering for your clients' various needs. It provides your firm with an opportunity to deepen client relationships and gain a competitive advantage over other financial advisors who do not offer comprehensive investment and lending solutions.

## How to Execute an SBLOC from Liberty

### Additional Actions > Overview

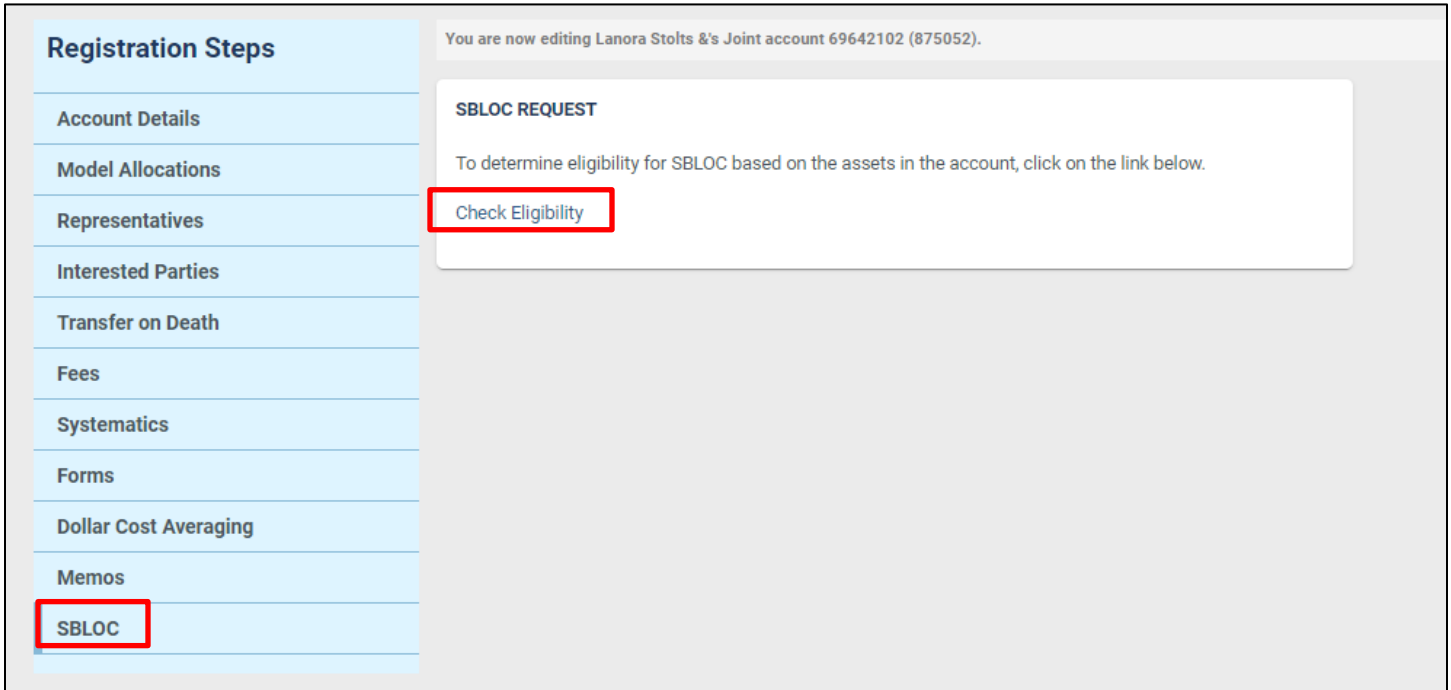


Professional Mode ▾ Leslye Amdahl & Thant X. Amdahl JTWR0S - Joint - 56305699 (505695)

ADDITIONAL ACTIONS	
Account Termination ▶	
Tax Harvest ▶	
Fee Management ▶	
<b>SBLOC ▶</b>	

LATEST ACCOUNT ACTIVITY	
Transaction	Statement D
Purchase Pending Settlmnt	

Clicking on SBLOC will bring up the Registration Steps menu; select SBLOC to bring up the SBLOC page. Select Check Eligibility

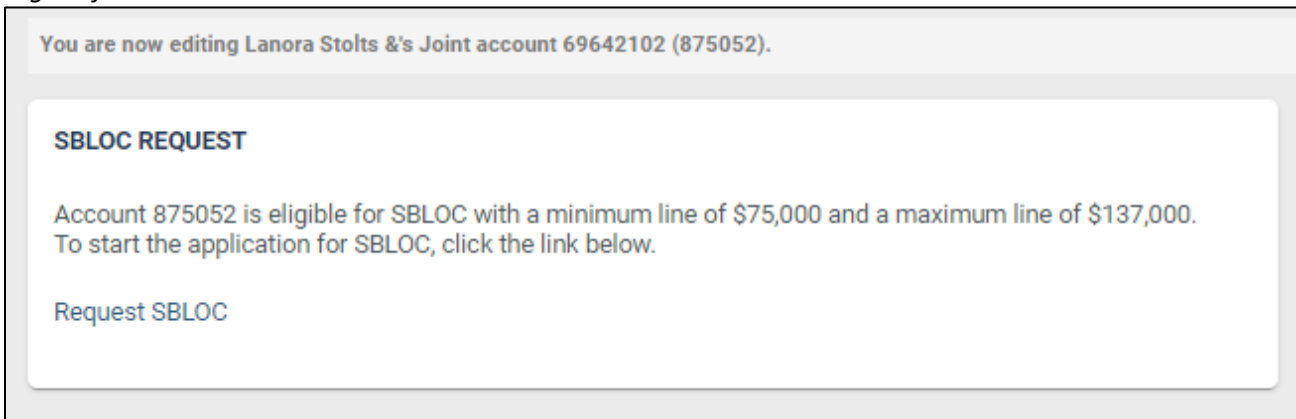


The screenshot shows a web interface with a sidebar menu on the left titled "Registration Steps". The menu items are: Account Details, Model Allocations, Representatives, Interested Parties, Transfer on Death, Fees, Systematics, Forms, Dollar Cost Averaging, Memos, and SBLOC. The "SBLOC" item is highlighted with a red box. The main content area on the right shows the account name "You are now editing Lanora Stolts &'s Joint account 69642102 (875052)." Below this is a white box titled "SBLOC REQUEST" containing the text: "To determine eligibility for SBLOC based on the assets in the account, click on the link below." A red box highlights the "Check Eligibility" link within this text.

*Note: The eligibility process might take a few minutes to authenticate.*

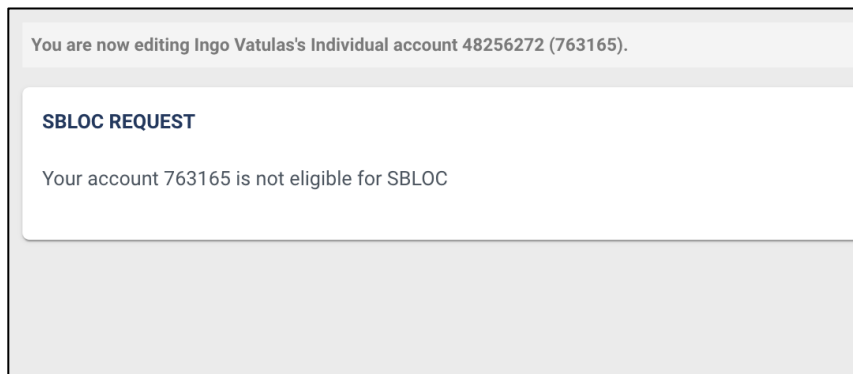
**Based on the eligibility criteria, you will see the following messages:**

*Eligible for an SBLOC*



The screenshot shows the "SBLOC REQUEST" page for the same account as the previous screenshot. The text reads: "Account 875052 is eligible for SBLOC with a minimum line of \$75,000 and a maximum line of \$137,000. To start the application for SBLOC, click the link below." Below this text is a blue link labeled "Request SBLOC".

**Not eligible for an SBLOC**



The screenshot shows the "SBLOC REQUEST" page for a different account. The text reads: "Your account 763165 is not eligible for SBLOC".

If the account is eligible, select Request SBLOC to bring up the SBLOC form

### Registration Steps

- Account Details
- Model Allocations
- Representatives
- Interested Parties
- Transfer on Death
- Fees
- Systematics
- Forms
- Dollar Cost Averaging
- Memos
- SBLOC**

You are now editing Lanora Stolts &'s Joint account 69642102 (875052).

#### SBLOC REQUEST

<b>Account Number</b>	<input type="text" value="875052"/>	<b>Address</b>	<input type="text" value="6596 Baywood Ct"/>		
<b>Primary Name</b>	<input type="text" value="Lanora Stolts &amp;"/>	<b>City</b>	<input type="text" value="ALBUQUERQUE"/>	<b>State</b>	<input type="text" value="New Mexico"/>
<b>Primary SSN</b>	<input type="text" value="829-29-7850"/>	<b>Zip</b>	<input type="text" value="87194"/>	<b>Country</b>	<input type="text" value="United States"/>
<b>Primary Recipient Data</b>		<b>Phone Number</b>			
<b>Email</b>	<input type="text"/>	<input type="text" value="(078) 340-1231"/>			
<b>Secondary Recipient Data</b>		<b>Phone Number</b>			
<b>Email</b>	<input type="text"/>	<input type="text" value="(396) 468-9645"/>			
<b>Loan Information</b>		<b>Offered Rate</b>			
<b>Min Loan Amount</b>	<input type="text" value="\$75,000.00"/>	<input type="text" value="10.2700"/>			
<b>Max Loan Amount</b>	<input type="text" value="\$137,000.00"/>	<b>Loan Amount</b>	<input type="text"/>	<b>Margin:</b>	

Fill out the form and select Submit.

### Additional Information

Want to learn more about the Securities-Backed Line of Credit solution?

As an Axos Advisor Services client, your firm receives VIP advisor support through our Premier Banking and Lending Solutions team. If you have questions about SBLOC, please call 877-887-3030 to speak to a premier team member. If you have any additional needs or questions, please contact your Client Services Advocate.

**Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value.**

Axos Advisor Services is a trade name of Axos Clearing LLC. Axos Clearing LLC provides back-office services for registered investment advisers. Neither Axos Advisor Services nor Axos Clearing LLC provides investment advice or make investment recommendations in any capacity. Securities products are offered by Axos Clearing LLC, Member FINRA & SIPC. Axos Clearing, LLC does not provide legal, accounting, or tax advice. Always consult your own legal, accounting, and tax advisors.