

Securities-backed lines of credit

Get the liquidity you need without disrupting your long-term investment strategy



Securities-backed lending, available through Wells Fargo Bank, N.A., lets you borrow using eligible marketable securities as collateral, so you can get money you need today without selling investments or disrupting your portfolio and defer any potential capital gains taxes. The borrowed funds can be used for practically any purpose other than to purchase securities or pay off a margin account. And as long as your account has sufficient eligible marketable securities to use as collateral, this type of loan may be easier to obtain and more cost-effective than other alternatives.

Leveraging solutions for diverse needs

Securities-backed lending may provide opportunities for you to enhance both your personal and professional life without disrupting your carefully managed portfolio or long-term investment strategy. How you use these credit solutions is as unique as you.

Some of the most common uses include:

- Unexpected expenses
- Home renovations
- Second-home purchase
- Investment-property purchase
- Tax bills
- Debt consolidation

Consider applying for a line of credit today. There's no set-up, nonusage or cancellation fees.

Call your Financial Advisor to determine if a securities-backed lending strategy may be right for you.

Together we'll go far



Wells Fargo Advisors gives you access to the following alternatives:

	Secured PrimeLine® Line of Credit	Custom Line of Credit	Command Credit Line (Margin)
Credit line	\$100,000 to \$5 million	\$2 million and up	Typically 50% of loan-to-value on eligible assets' value. No minimum line.
Fund access	Check, online transfer and wire transfer	Wire transfer	Check, check card and wire transfer
Uses	Non-purpose	Non-purpose	Purpose or non-purpose
Typical loan-to-value	50% - 95% based on asset class	50% - 95% based on asset class	Typically 50% of loan-to-value on eligible assets' value
Term length	36 months	Varies	N/A
Base rate	Prime or LIBOR	LIBOR	Wells Fargo Advisors' internal base rate
Payment required	Monthly interest only	Monthly interest only	None
Underwriting requirement	Limited underwriting for lines <\$2 million Additional underwriting for lines > \$2 million	Full underwriting	Generally not required

The Command Credit Line is a securities margin line of credit offered by the clearing broker for Wells Fargo Advisors, First Clearing, LLC. Margin borrowing may not be suitable for all investors. When you use margin, you are subject to a high degree of risk. Market conditions can magnify any potential for loss. The value of the securities you hold in your account, which will fluctuate, must be maintained above a minimum value in order for the loan to remain in good standing. If it is not, you will be required to deposit additional securities and/or cash in the account or securities in the account may be sold. Please carefully review the margin agreement, which explains the terms and conditions of the margin account, including how the interest on the loan is calculated.

Secured PrimeLine and Custom Line of Credit lines of credit are offered by Wells Fargo Bank, N.A. (member FDIC), a banking affiliate of Wells Fargo & Company.



Lending and other banking services available through the Banking Services Group of Wells Fargo Advisors are offered by banking and non-banking affiliates of Wells Fargo & Company, including, but not limited to Wells Fargo Bank, N.A.; Wells Fargo Home Mortgage, Wells Fargo Home Equity Group and Wells Fargo Equipment Finance, Inc. All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Products are not available in all states. Certain restrictions apply. Programs, rates, terms and conditions are subject to change without notice.

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Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

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