

Baird's Liquidity Solutions: Enhanced Credit Access

At its core, wealth management is about more than getting from Point A to Point B. When done well, it's about making that journey in the way that's right for you – and that means exploring all your available options.

For your long-term goals, your Baird Financial Advisor can offer a wide variety of investment solutions specifically tailored to your risk tolerance and your growth and income needs. For significantly shorter-term liquidity needs, there is Baird's Enhanced Credit Access.

Whether you are:

- Financing a real estate transaction in a competitive market
- Being prepared for a large tax bill
- Transitioning into assisted living
- Starting or investing in a new business
- Enjoying your wealth with those who matter most in your life

Baird's Enhanced Credit Access program can help. Enhanced Credit Access is a line of credit secured by securities held in taxable Baird accounts. It's designed to give you quick and easy access to the value of your invested assets at Baird, while keeping them at work toward your longer-term goals.

KEY BENEFITS

- Cash access without investment portfolio disruption
- Avoid tax consequences from liquidating holdings
- Competitive rates & interest only payments
- Zero set up fees
- Zero draw requirements
- Simple underwriting process with no credit pull

ADDITIONAL FEATURES

- Our banking partners have been thoroughly vetted and offer competitive rates.
- Ability to continue making trades and receive the benefits of any dividends, interest or capital appreciation that may accrue in the account as long as the loan remains in good standing.
- Incorporating liquidity needs within your broader wealth plan may also create opportunities for consolidation or optimization of existing, higher-interest loans.
- Assets in both brokerage accounts and Baird's Advisory Program can be used as collateral for your non-purpose loan.

ENHANCED CREDIT ACCESS

Serviced By:	TriState Capital Bank
Use of Funds	Non-purpose lending; proceeds can be used for just about anything other than to purchase/carry securities
Turnaround Time	About 2 weeks
Application Process	Online application process through TriState Capital Bank. Client signatures needed on application and final loan documents. TriState's DocuSign can be used for lines of credit approved for \$2,000,000 and less.
Supporting Documents for Application	Baird statements, copy of personal ID, copy of trust or, for revocable trusts for lines \$2mm and under, TriState's trust certification, organizational documents for business entities, additional trust-related documentation for irrevocable trusts, i.e. death certificates, IRS estate tax clearance letter
Eligible Account Registration Types	Most taxable account types are eligible assuming supporting documentation authorizes lending. Combination of registration types can be pledged for one line of credit
Managed Accounts as Collateral	Yes
Borrowing Capacity	Up to approximately 60-65% of the value of a diversified, eligible portfolio
Minimum Collateral Value	\$165,000 in diversified, eligible assets to support minimum line size of \$100,000
Fees	None. Interest Only
Interest Rate	30 day Libor + spread (spread based on approved line size and statement household value) <i>*subjected to a minimum rate floor</i>
Loan-to-Value Requirement	Most lines have advance rate of approximately 60% and default rate of approximately 70% <i>*Contact your Financial Advisor for additional details</i>