

Securities-backed lending can solve for a cash need

Securities-backed lending (SBL) can be a useful solution for accessing cash without liquidating assets. Because your nonretirement portfolio is pledged as collateral for the line of credit, SBL keeps your portfolio intact and working for you. What's more, SBL interest rates tend to be lower than those of a traditional loan. And unlike a traditional term loan, most types of securities-backed lines of credit do not have a stated maturity or fixed repayment schedule, giving you more flexibility to manage the line as you wish. Plus, because there are no fees associated with opening a line of credit with Nationwide, SBL is a low-risk way to have cash available when a need arises.

There's peace of mind in knowing that you can handle a demand for cash.

Do you expect any of the following expenses in the next 3 to 5 years?



Family

- College expenses _____
- Weddings _____
- Gifts _____
- Family emergencies _____



Lifestyle

- Car/boat/RV _____
- Vacations _____
- Luxury items _____
- Cash _____



Personal

- Medical expenses _____
- Personal goals _____
- Access Cash _____
- Distributions (during a down market) _____
- Charitable contributions _____



Financial

- Tax payment _____
- Debt consolidation _____
- IRA conversions _____



Other



Real estate

- Home renovation _____
- Real estate purchase _____
- Bridge loan _____



The purpose of a Nationwide Smart Credit line of credit must be for personal, family or household purposes and not for securities investments or to purchase or carry margin securities, which include (1) stocks that are registered on a national securities exchange, or any over-the-counter security designated for trading in the national market system; (2) debt securities (bonds) that are convertible into margin stock; and (3) shares of most mutual funds.

California: Loans are made or arranged pursuant to a California Financing Law license. Delaware: Nationwide SBL is licensed by the Delaware State Bank CCL commissioner to engage in business in this State under license number 035414, which expires 12/31/2024. Maryland: License Number 1804109. Missouri: Consumer Credit Loan Company registered by the Missouri Division of Finance, license number 367-23-8932. Oregon: License number 1804109. Rhode Island: Rhode Island Licensed Lender. Washington: License number CL-1804109. Nationwide Smart Credit is not available in Mississippi, Montana, Nevada and Vermont.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Smart Credit are service marks of Nationwide Mutual Insurance Company.

Nationwide SBL LLC dba Nationwide Smart Credit (NMLS): 1804109 NMLS Consumer Access: nmlsconsumeraccess.org

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EGM-0235AO.2 (05/24)