

Cash Advantage[®]

An AssetMark Trust Company Service

Cash Advantage LendingSM

A smart way to access cash for business accounts

Cash Advantage Lending is a securities-backed line of credit using non-retirement investment assets as collateral. Unlock the value of your portfolio without disrupting the investment strategy you and your financial advisor have carefully designed. Cash Advantage Lending provides flexibility to access the value of your investments and can help you manage cash flow without interrupting your investment portfolios. Line of credit principal can be repaid at any time without penalty—only interest is due monthly—provided the line is in good standing.

The screenshot displays the ASSETMARK user interface for a Cash Advantage Lending account. At the top, navigation links include 'My Application', 'My Line', 'Activity Center', and 'Help'. The main section is titled 'Summary' and shows a Line of Credit of \$650,000.00, a Loan Balance of \$200,000.00, and Available Credit of \$450,000.00. A progress bar indicates the loan balance and Line of Credit (LOC) at 30.77%. Below this is a table of loan history:

Date Opened	Balance	Available Credit	APR	Type	Term	Billed Amount Due
01/27/2018	\$200,000.00	\$350,000.00	5.07%	Variable	Open Ended	\$777.78
11/20/2018	\$100,000.00	—	5.58%	Fixed	02/20/2022	\$427.78

Below the table is a 'Life of Your Loan' section with a filter and a list of events:

- 02/28/2019 10:01 CT: New Statement Notification (Feb 2019 Statement.pdf)
- 02/14/2019 14:00 CT: Auto payment \$1,335.73
- 01/31/2019 10:01 CT: New Statement Notification (Jan 2019 Statement.pdf)
- 01/14/2019 14:00 CT: Auto payment \$1,312.52
- 01/10/2019 09:03 CT: Client Communication (Case ID: 12335) - The client called and requested to change their mailing address.
- 01/02/2019 12:00 CT: Draw \$200,000.00

On the right, the 'Current Statement' section shows:

- Principal Balance: \$200,000.00
- Interest Charges: \$1,205.56
- Fees: \$0.00
- Past Due Amount: \$0.00
- Total Amount Due: \$1,205.56
- Due Date: 3/14/19
- Autopay: Enrolled

Below that is an 'Interest Charge Summary' table:

Current Interest Charges:	\$1,205.56
YTD Interest Charges:	\$1,334.73
Prior Year Charges:	\$10,823.00

Find the flexibility you need:

Cash Advantage Lending proceeds may be used for:¹

- Business investment
- Tax payment
- Real estate purchase
- Bridge loan

Fast processing means you'll have access to funds quickly—most business loans can take a few weeks to process. Work with your advisor to open an account and have funds available when you need them.

Easy online access

View your loan online, access funds and stay on top of your account:

- Transfer money to linked accounts
- See your upcoming payments and total loan payoff
- View past transactions

Find your financial flexibility with Cash Advantage Lending

Business accounts must be owned by non-operating businesses.

Overview	
Minimum Line Size	\$500,000
Minimum Draw Size	\$1,000
Account Type	Corporate, LLC and Partnerships
Advance Rate	60% - 90%, based on asset class ²
Speed to Loan Decision	3-5 days after signed application
Wealth Manager Portal	Yes
Client Portal	Yes (self-service)
Origination Fee	\$0

Lending Interest Rates

Line Size from	To	Rate ³
\$5,000,000.00		1 Mo. Term SOFR + 1.60%
\$2,500,000.00	\$4,999,999.99	1 Mo. Term SOFR + 1.70%
\$1,000,000.00	\$2,499,999.99	1 Mo. Term SOFR + 1.95%
\$500,000.00	\$999,999.99	1 Mo. Term SOFR + 2.30%

Talk to your advisor

to find out if Cash Advantage Lending is right for you and your business.

ABOUT SUPERNOVA LENDING, LLC.

Supernova Lending, LLC ("Supernova") is the lender for AssetMark's Cash Advantage Lending Security-Backed Line of Credit.

¹ SBLOC proceeds may not be used to purchase or carry margin securities, which include: (1) stocks that are registered on a national securities exchange or any OTC 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.

² Advance Rates are based on criteria such as, but not limited to, asset class, price, trading volume, concentration limits, and bond ratings.

³ For latest 1-Month Term SOFR rate, visit: <https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html>. Interest payments due monthly.

Supernova Lending, LLC NMLS: 1543400 California: Loans made or arranged pursuant to a California Lenders Law License. Rhode Island: Rhode Island Licensed Lender. Not available in Mississippi, Nevada, and Vermont.

NMLS Consumer Access - <https://www.nmlsconsumeraccess.org>

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Important Information

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Securities-backed loans may not be suitable for all loan parties (e.g., borrowers, pledgors, and guarantors) and carry a number of risks, including the risk of a market downturn, tax implications if pledged securities are liquidated, the potential increase in interest rates, and other risks. If the value of pledged securities drops below certain levels, loan parties may be required to pay down the loan and/or pledge additional securities. Please consider these risks and whether a securities-backed loan is appropriate before you proceed; carefully read the securities backed line of credit application and Line of Credit and Security Agreement for further details.

AssetMark Trust Company is an Arizona trust company. Loans are provided by Supernova Lending, LLC. AssetMark Trust Company and Supernova are separate and unaffiliated companies. Each party is responsible for their own content and services.

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