

## Securities-Based Lending

# A Complete Solution for Wealth Advisors

Securities-based lines of credit (SBLOCs) are growing in popularity compared to other forms of consumer credit because of their convenience (it takes less than five minutes to apply), flexibility, fast approval process (between 24-48 hours) and low interest rates.

For wealth professionals, SBLOCs provide a tax-efficient way to help clients finance a range of short-term liabilities, including payments to beneficiaries, annual gifts, large purchases, annual donations or business financing. With a fully automated end-to-end process, our securities-based lending platform provides wealth advisors the ability to satisfy a range of needs with a single, unified client experience.

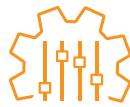
## Program Advantages

The Total Bank Solutions securities-based lending program can provide wealth professionals the following benefits:



### Automated

Our Loan Management System (LMS) is an end-to-end solution that automates the entire origination, underwriting and collateral monitoring process.



### Flexibility

Our modular design can be configured to support your unique business needs and integrate with both internal and external systems seamlessly.



### A Competitive Edge

Providing wealth managers with a comprehensive “wealth management” offering, including best-of-breed securities-based lending capabilities, can help attract and retain experienced advisors.



### Support

TBS has the industry experience, network of third party lenders, wholesale product training and experienced in-field sales professionals to grow and support your business.



### Security

TBS maintains policies and procedures that meet or exceed the latest data privacy standards and provides secure access to historical credit file information to demonstrate compliance with all consumer lending laws.



### Scalable Recruiting

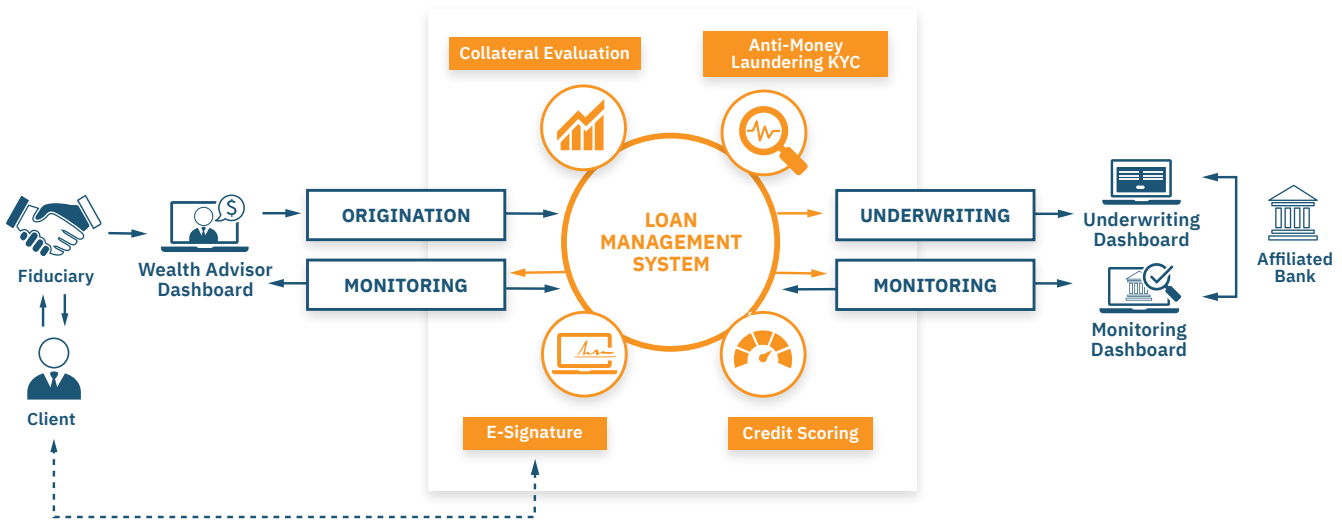
LMS automates the transition of existing pledged accounts. Trust departments can now simplify the recruiting process, seamlessly on-boarding fiduciary professionals and their clients.



## How It Works

The TBS Loan Management System is turn-key lending platform that is intuitive and simple to use. LMS is modular by design, providing unparalleled flexibility to operate as a complete stand-alone system or integrate with external providers.

With a configurable and branded interface, fiduciary professionals can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for their clients within minutes. Once the application is complete, LMS then streamlines the underwriting process, including AML on demand, credit scoring, collateral review, e-signature and exception processing.



## Why Total Bank Solutions?

For wealth advisors looking to better serve the unique credit needs of their clients and attract and retain top advisors, Total Bank Solutions is the only firm that offers a complete solution.

Our mission is to accelerate the digital transformation of financial services. Since 2004, we have served the needs of global banks and financial institutions, combining deep industry experience with superior business process and advanced technology to create innovative client solutions.

**Contact Total Bank Solutions today to request a demo:**

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