

Access funds while preparing for the future

Priority Credit Line

WELLS FARGO ADVISORS



Use your Priority Credit Line for:

- Unplanned expenses
- Real estate financing
- Debt consolidation
- Education expenses
- Business financing
- Tax payments
- Or whatever need is a priority for you

Planning for borrowing needs in the context of your larger financial picture and using credit responsibly may help you increase your financial flexibility while keeping your financial goals intact. That's where a Wells Fargo Advisors Priority Credit Line may come in handy.

Meet today's liquidity needs without selling assets

The Priority Credit Line is a line of credit backed by the value of eligible securities in your Wells Fargo Advisors accounts. It is designed to help you meet personal or business cash-flow needs. It offers an alternative to premature liquidation of assets, and, as a result, defers potential capital gains taxes. A Priority Credit Line does not charge origination, non-usage, or termination fees or require monthly payments.

Enjoy the benefits

- ◆ Remaining invested in the market while leveraging your securities for liquidity.
- ◆ Ability to use the funds for any purpose other than purchasing, trading, or carrying securities or paying off a margin account.
- ◆ No credit and background checks required to establish a Priority Credit Line because the line is supported by your eligible assets.
- ◆ A streamlined account-opening process and easy access to funds via access checks and online banking.
- ◆ Competitive interest rates generally lower than credit cards and possibly lower than other forms of borrowing.
- ◆ Relationship pricing discounts based on the household's relationship with Wells Fargo Advisors.

Carefully consider whether securities-based borrowing is right for you

Securities-based borrowing has special risks and is not suitable for all investors. If the market value of pledged securities declines below required levels, you may be required to pay down your line of credit or pledge additional eligible securities in order to maintain it; otherwise the firm may require the sale of some or all of the pledged securities. The sale of pledged securities may also cause adverse tax consequences.*

Call me today to learn how a Priority Credit Line can help meet your liquidity needs.

* Wells Fargo Advisors and its affiliates are not tax or legal advisors.

Securities-based lending has special risks and is not suitable for everyone. If the market value of a client's pledged securities declines below required levels, the client may be required to pay down his or her line of credit or pledge additional eligible securities in order to maintain it, or the lender may require the sale of some or all of the client's pledged securities. Wells Fargo Advisors will attempt to notify clients of maintenance calls but is not required to do so. Clients are not entitled to choose which securities in their accounts are sold. The sale of their pledged securities may cause clients to suffer adverse tax consequences. Clients should discuss the tax implications of pledging securities as collateral with their tax advisors. Wells Fargo Advisors and its affiliates are not tax or legal advisors. An increase in interest rates will affect the overall cost of borrowing. All securities and accounts are subject to eligibility requirements. Clients should read all lines of credit documents carefully. The proceeds from securities-based lines of credit may not be used to purchase additional securities, pay down margin, or for insurance products offered by Wells Fargo affiliates. Securities held in a retirement account cannot be used as collateral to obtain a loan. Securities purchased in the pledge account must meet collateral eligibility requirements.

Financing real estate with a securities-based line of credit carries risk and may not be appropriate for your needs. A complete assessment of your circumstances is needed to help you determine which type of loan provides the best fit. Please consult your tax or legal advisors to determine how any credit may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your taxes are prepared.

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

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