



US Stockloan

UPS® Hypothecation Loan

Securities Based Lending Solution for Concert Wealth Management Clients

Benefits of Concert's UPS Hypothecation

- Opening and pledging collateral for loans not restricted to UPS stock
- Higher Loan-to-Value 65% for A shares 70% for B shares
- Multiple custodians ensures lowest or competitive hypo rates
- Access to best products and services from major banking and brokerage firms
- Provide liquidity without triggering taxable event
- Dedicated UPS Team to assist with tailored lending solution, advise on UPS stock risk management and compensation
- No Credit/FICA Check
- Nonrecourse

Use of Hypothecation Loan or Stock Loan

- Real estate purchase, renovation, & investment
- Portfolio diversification
- Bridge loan
- Debt consolidation/Pay high interest credit card
- Make balloon payments or pay accelerated notes
- Tax payment
- Private business needs
- Education/college payments
- "Big ticket items-cars, weddings, etc..."

Flexible and Multi-Source Solution

Concert offers UPS shareholders, employees or retirees a flexible and cost-efficient financing using UPS restricted A shares and B shares as collateral for low interest loans or lines of credit. Because of Concert's multi-source solution, stock loans can be made without UPS shares. In addition, clients can pledge not only A and B shares but stocks, bonds, mutual funds or other securities portfolio.

Competitive Loan Terms

- Revolving line of credit or fixed rate or advanced term loans
- Convenient access to funds
- Easy repayment terms
- Fixed or Variable Rate
- With multiple custodians, obtain most competitive rates based on LIBOR (London Interbank Offered Rate) plus spread

Offering the most competitive products and services

Hypothecation Loan

- Ability to initiate loan with common stock, bonds, and other securities
- Pledge single stock, bonds or diversified portfolio for collateral
- Outstanding loan balance determines variable interest rates



Loan Terms for UPS A shares

<u>Outstanding Loan Amount</u>	<u>Spread Over Libor</u>
\$1,000,000 or more	0.65%
\$500,000 up to \$1,000,000	1.00%
Less than \$500,000	1.25%

Terms for UPS B shares are more favorable, please call 1-855-UPS-HYPO for more information.

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