



## EQUITY-BACKED FINANCE

For investors, timing is everything – especially when opportunities arise and short-term liquidity is needed. But selling assets or navigating a bank's loan process often comes with trade-offs: time, tax implications and unnecessary complexity.

As a Sanlam Private Wealth client, you have another option – unlocking the value in your investment portfolio to secure finance or arrange a short-term guarantee without having to sell your assets. Our equity-backed finance facility is discreet, efficient and designed for flexibility – and offered at highly competitive rates.

### WHY CONSIDER EQUITY-BACKED FINANCE?

#### *Fast access to capital*

Should you have a short-term cash-flow need, our equity-backed finance option will enable you to:

- Take advantage of investment opportunities
- Avoid unnecessary tax implications if you sell shares
- Retain cash offshore
- Maintain your ideal investment mix in your portfolio.

#### *Portfolio diversification*

Leverage your existing portfolio to invest in alternative assets or offshore opportunities, providing a natural and hedge to your South African investment portfolio.

#### *Flexible funding for business needs*

If you own a business, this facility offers a more cost-effective way to fund:

- Seed capital – without relying on private equity or venture capital
- Short-term working capital – for income-enhancing assets or growth initiatives.

#### *Confidence in continuity*

Your assets remain under the care of a team you trust.

#### *The assurance of real-time pricing*

You are informed of your risk at all times, and we can react immediately to changes that may affect the value of the assets provided as collateral.

#### *Highly competitive rates*

Our pricing is linked to the prime rate and benchmarked competitively. With no hidden fees – no origination, service or cancellation charges – your costs stay lean.

#### *Flexible repayment terms*

Interest is capitalised from day one, as long as you don't breach a predetermined level. The loan can be repaid at any time (it is not locked in), without penalties.

#### *Easy administration*

Our facility is simply structured as an addendum to your existing investment mandate.



## HOW IT WORKS

- You can use your investment portfolio – including JSE Top 100 stocks, select global investments, exchange-traded funds, unit trusts and bonds – as collateral. Offshore cash may also qualify. Retirement funds are excluded.
- Loan values are based on portfolio diversification, liquidity and volatility. As long as your loan remains within the agreed limit, no additional collateral is required. If the loan value exceeds this threshold, additional assets may be requested.
- The minimum portfolio required to act as collateral is R1 million. There is no requirement to service the loan. Interest is calculated daily and capitalised monthly.
- Loan terms and rates are tailored to your portfolio's size, the loan duration and collateral quality (for example, the concentration, liquidity and volatility of the instruments in your portfolio).

Equity-backed finance is a simple way to stay invested, while still remaining agile.  
Wealth is personal – your financing options should be too.

