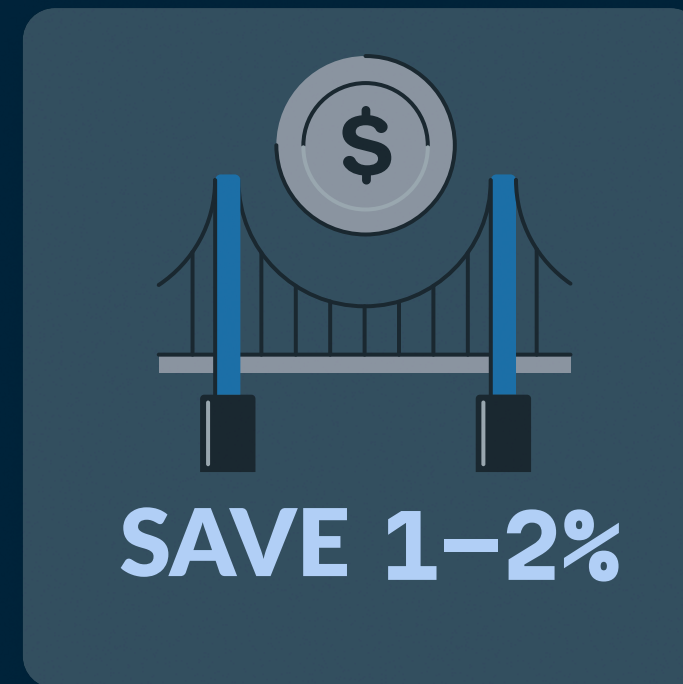


OVERVIEW

SyntheticFi partners with your trusted advisor to offer one of the cheapest and easiest securities-backed lending program.

- **Lower interest rates** compared to bank or brokerage firm offerings;
- No maintenance overhead, works in your current investment account;
- Interest is always **tax-deductible**.



LIQUIDITY WHILE FULLY INVESTED

Get access to cash without selling your stock.
No disruption of your strategy, and avoid capital gains.

Bridge Loan | Real Estate | Lifestyle Purchase

REFINANCE AND SAVE

Reduce interest expenses and save thousands a month. Refinance with SyntheticFi with 2%+ lower interest rate.

Margin Loan | HELOC | Vehicle Loan

INTEREST RATES¹

OPEN-ENDED LINE OF CREDIT	CURRENT: 4.35% ~ 4.55% SOFR ² + 0.00% ~ 0.20%
1-YEAR FIXED	4.15%
5-YEAR FIXED	3.95%

¹ Interest rate is quoted gross of management fees. Up to date as of 08/26/2025. Actual interest rate depends on market conditions.

² SOFR: Secured Overnight Financing Rate. It is 4.37% as of 08/25/2025.

LINE OF CREDIT FACTS

USE	No restrictions
PAYMENT TERMS	Interest only, no maturity
TAX TREATMENT	Interest always tax deductible as capital loss
COLLATERAL	Non-retirement investment assets
MINIMUM DRAW	\$10,000
ADVANCE RATE	50% of portfolio
PROCESS	1 DocuSign package, processed in a week
MANAGEMENT FEE	0.50% of loan size, Annual Volume discount available

PRODUCT COMPARISON

	SyntheticFi Securities-Backed Lending Program	Margin Loans	Securities-Backed Lines of Credit (SBLOCs)
Interest rate	4.35% ~ 4.55%	10%+	6.5-8%
Fixed-rate option	Up to 5 years	Not offered	Availability limited
Tax deductibility of interest expenses	Yes, regardless of the purpose of the loan.	No, except when used to buy more investments.	No, and cannot be used to buy more investments.
Minimum draw amount	\$10,000	N/A	\$70,000 (Schwab Pledged Asset Line)
Borrowing power	More flexible Up to 50% of the portfolio; 85% for portfolio margin acct	More flexible Up to 50% of the portfolio; 85% for portfolio margin acct	Less flexible 50% - 70% of the portfolio; no concentrated positions
Maintenance call risk	Lower Can withstand at least 28.5% decrease in portfolio value	Lower Can withstand at least 28.5% decrease in portfolio value	Higher Might be called immediately if portfolio value decreases

RISKS DISCLOSURE

Maintenance call risk

If the client’s investment portfolio drops in value and falls below the margin maintenance requirement, they may receive a maintenance call and may be required to sell their investments. SyntheticFi has comparable or lower margin call risk as margin loans or SBLOC.

Interest rate risk

SyntheticFi uses box spreads in the underlying structure. It functions like a zero-coupon bond and the same interest rate risk as any other fixed-income investment applies, especially for longer-termed fixed rate products. Clients can choose the floating rate option and minimize the interest rate risk.

Execution risk

In extreme market conditions (e.g. market closures), SyntheticFi might fail to roll over the box spreads due to lack of liquidity in the market. In this case, the client’s account will automatically take out a margin loan and may need to pay the higher margin interest, until execution is restored.