COMPARE

While it's true that a margin loan might be the right cash liquidity choice for many stock owners, a standard brokerage margin loan will not meet the needs of everyone. For these stock owners, **HedgeLoan** can serve as a feature-rich alternative to traditional margin-based lending.

Typical Margin Loan	HedgeLoan®
• **50% loan-to-value**	• Up to **85% loan-to-value**
• **Margin/house calls** require borrower to cover shortfalls with additional cash or stocks	• **No margin calls.** Hedged (risk reduced) portfolio model makes calls redundant.
• **Recourse loan**. Lender can demand not only stocks, but additional assets in the event of unpaid shortfall or nonpayment.	• **Nonrecourse loan.** Client can freely default at any time, forfeiting only stocks, even if stocks are worthless. Client always keeps cash, regardless.
• **Default freely reportable** to credit bureaus, especially if the loan is not repaid.	• **Nonrecourse freedom** means default never reported to credit agencies. Default is a borrower's right.
• **Client cash tied** usually to one brokerage account unless sold.	• **Loan cash available** for any legal purpose*; not tied to account.
• **Cash available** usually only from selling stocks outright from account.	• **Cash loan** means direct cash in hand, within 48 hours in most cases
• **Regular account statements**.	• **Regular account statements.**
• **Must apply** to qualify for margin account; often minimum balance.	• **No qualifying required.** Your stocks are your passport to a HedgeLoan.

Programs for U.S. Treasury Bills, Mutual Funds, and Bonds also Available !

Contact Your HedgeLender Affiliate: Mark Stevens - Rein USA 303-993-6124 sales@reinusa.com

 *Proceeds may not be used to purchase marginable securities. Please consult with a licensed tax professional for any and all matters pursuant to treatment of HedgeLoan proceeds.