CASE STUDY: SECURITIES-BASED LENDING SOLUTIONS

Creating Generational Impact Today

How a flexible credit solution supported Claire's grandkids' education

TRISTATE CAPITAL

Claire, a retired teacher, wanted to help her grandchildren graduate debt-free. She and her late husband had built a $2.5 million portfolio that could cover the cost—but selling appreciated assets now would trigger capital gains taxes and possibly reduce the portfolio's long-term value. Instead, her advisor introduced her to a securities-based line of credit (SBLOC), allowing Claire to fund tuition each semester while keeping her investments fully intact and compounding.

"Being able to give today and see the impact–that's what made it so special."

A recent study found that **62% of seniors** list ensuring their grandchildren have the best opportunities, including education, as a top priority.[1]

Claire's Challenge

- Contribute up to $300K in tuition over six years
- Preserve her appreciated investment portfolio
- Avoid realizing large capital gains taxes now

How It Worked

- Borrowed as needed for tuition payments
- Used flexible borrowing to stay on track with both giving and growing
- Deferred capital gains by avoiding appreciated asset sales

Why It Worked

- Created cash flow flexibility for tuition
- Built a thoughtful, tax-conscious plan to access liquidity
- Preserved long-term investment growth

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ADVISOR INSIGHTS

Guide Your Clients Through Life's Pivotal Moments

When your clients are ready to invest in their family now with an eye toward the future, support them with a lending solution that empowers generous giving today while thoughtfully preserving the legacy they've carefully built.

[1] TheSeniorList, November 20, 2024

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