CASE STUDY: SECURITIES-BASED LENDING SOLUTIONS

Carrying the Torch

How the next generation used a securities-based line of credit to modernize their business

TRISTATE CAPITAL

When Elise and her brother Marcus inherited their family's manufacturing business, they faced a new kind of pressure: honoring their parents' legacy while modernizing for the future. As they explored funding options, they learned through their advisor that the $4.1 million investment portfolio they inherited could unlock access to working capital—without disrupting their long-term investment strategy.

"The portfolio line of credit allowed us to invest in the business while preserving the legacy our parents built."

An estimated **$105 trillion** of family wealth is set to transition to heirs through 2048,[1] and many women are poised to take critical leadership roles in their families' businesses.

Elise's Challenge

- Inject capital into the business quickly to fund expansion
- Keep their inherited investment portfolio intact for the long term
- Avoid triggering taxable events during their peak earning years

How It Worked

- Worked with their advisor to establish a $1.5 million credit line in days, without selling investments
- Inherited portfolio intact for long-term planning and family legacy
- Improved business cash flow while deferring capital gains taxes

Why It Worked

- Honored the family legacy by keeping the portfolio intact and growing
- Borrowed strategically without diluting ownership or selling equity
- Allowed Elise to focus on leading the business instead of scrambling for funding

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ADVISOR INSIGHTS

Guide Your Clients Through Life's Pivotal Moments

When new chapters unfold for your clients, help them respect both legacy and ambition with a lending solution that protects what was built—while funding what's next.

[1] Cerulli Associates, The Cerulli Report—U.S. High-Net-Worth and Ultra-High-Net-Worth Market 2024

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