PRIVATE BAN

PUT YOUR WEALTH TO WORK WITH OUR COMPREHENSIVE SECURITIES-BASED LENDING

4,2 360

TURN SMART INVESTING INTO SMART BORROWING.

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The value of your portfolio is more than the sum of your assets. A well-structured and balanced investment strategy can also provide easy and affordable access to credit—whether you're purchasing a second home, funding a college education, or sailing away on the boat of your dreams.

42 360 is a line of credit designed to help you leverage your investments, without liquidating assets and incurring taxes. We'll work with you to set up your 42 360 credit line so it's ready and waiting whenever you need it. It's simple, smart—and keeps your investments working for you.

WITH 42 | 360, YOU CAN:

- Receive quick approval
- Keep your existing investment strategy on track
- Leverage managed account assets

A SMARTER WAY TO BORROW. A BETTER WAY TO LIVE.

Take advantage of the assets you have, while preserving what you've worked so hard to achieve, so you can reach your investment goals sooner.

Approval Process

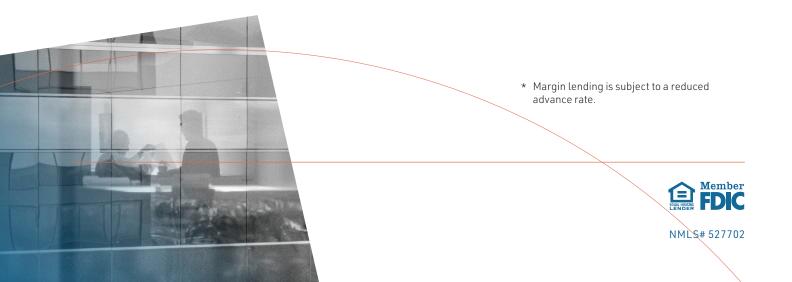
Receive an approval within 3-4 business days upon receipt of completed application.

Access

Access your funds via wire transfer, or simply write a check.

GETTING STARTED

A 42 North Private Banker is ready to help you initiate the process. Please contact us at 42NPB@42NorthPrivate.com.



THE CREDIT YOU NEED FOR ALL OF LIFE'S NEEDS.

BORROWING SCENARIOS

Scenario 1

Purchase property

When multiple parties are bidding on a property, a cash offer is a distinct advantage. With 42 | 360, you can make an attractive cash offer and quickly move to close, or secure a bridge when you find a new property, but have not sold your home yet. You can then pay off the credit line once a mortgage is secured, or when your property sells.

Scenario 2

Fund Wealth Transfer Strategies

A 42 360 Credit Line can be used to fund single or multiple Grantor Retained Annuity Trusts, with the goal of creating favorable tax treatment of capital gains.* Proceeds may be used to meet the liquidity requirements of trusts utilized for the transfer of personal real estate.

Scenario 3

Make a luxury purchase

With 42 360, funding a boat, new car, or even a vacation is simple and cost-effective. Rates are low and you have the flexibility to finance the entire purchase, then pay off the line whenever it's convenient.

Scenario 4

Funding for private college tuition

Open a 42 360 account to easily cover tuition and other college expenses. Pay off the line whenever funds become available.

SUITABILITY

Your advisor can help you determine if 42 | 360 is right for you. We'll need to understand:

- Your short- and long-term goals
- Your risk tolerance
- Your investment preferences
- Your liquidity position
- Your use of proceeds
- * 42 North Private Bank does not provide tax or investment advice. Please consult your tax and investment professional.



ADVANCE RATES

Collateral Type	Collateral Subtype	Advance Rate
Equity	US Common Stock/US Exchange/\$10 min (non-purpose)	70%
	US Common Stock/US Exchange/\$10 min (purpose)	50%
	Non-US Common Stock/US Exchange/\$10 min (non-purpose) 50%**	50%
	Non-US Common Stock/US Exchange/\$10 min (purpose)**	50%
Fixed Income	US Treasury/Agency*	95%
	Commercial Paper	90%
	US Corporate*	80%
	US Municipal*	80%
	US Convertible Bonds (non-purpose)*	70%
	US Convertible Bonds (purpose)*	50%
	Foreign Fixed Income**	40%
Funds/ETF	US Money Market/Short Term Cash/Cash Equivalents	95%
	US Treasury/Corporate Bond*	80%
	US Equity/Commodity/Real Estate	70%
	US Emerging Market/High Yield Bond	50%
	Foreign Funds**	20%

Notes:

* Investment Grade defined as BBB or above

**Non-US defined as all foreign instruments, including American Depositary Receipts ('ADRs')

RISKS AND RESTRICTIONS

42 360 may not be appropriate for all investors. As with any lending product, you should fully understand the risks involved.

The 42 |360 Credit Line ("Credit Line") is a revolving securities-based line of credit offered by 42 North Private Bank ("42 North") which requires the pledge of securities to 42 North as collateral. The securities pledged must be held in securities account(s) (the "Collateral Account(s)") at a broker or other securities intermediary acceptable to 42 North in its sole discretion subject to a control agreement in favor of 42 North. Your participation in 42 | 360 is subject to the terms of the Revolving Line of Credit and Pledge Agreement (the "Agreement)."

Entering into the Credit Line and pledging securities as collateral involves a high degree of risk, and as such you should review the Agreement (the "Agreement") and related documents and disclosures carefully and consult with your own independent tax and legal advisors so that you fully understand the risks involved in pledging securities for a loan.

Prior to opening a 42/360 line of cred/t, please read all disclosures and account agreements that are provided to you.

Lender may allow an Advance Rate of up to 50% pursuant to any Agreement within which Borrower represents in writing that none of the proceeds will be used, directly or indirectly, to purchase or carry margin stocks or otherwise as "purpose credit" as such term is defined in Regulation U of the Board of Governors of the Federal Reserve System of the United States.

\$150,000 minimum line amount.

Required \$75,000 initial draw.

See line agreement for details.

