

# Liquidity Without the Disruption: Orion + Supernova Lending, LLC Provide Efficiency in Securities- Based Lending



Life can come at you fast. Whether it's an unexpected medical bill, a too-good-to-pass-up-on business venture, or the costs that can come with your child's wedding, having the liquidity you need in your portfolio can make all the difference.

But many investors hold assets they can't use to buy something at the store. With Orion + Supernova Lending, LLC, you can use the equity you have built over the years, through various channels, to secure a securities-based line of credit for whatever life throws at you.

## **What is securities-based lending?**

For those who need cash on hand, securities-based lending presents an opportunity to tap into the value of your holdings in exchange for cash\*. A loan is originated with your securities as collateral for almost anything, like a new boat or car.

## **How does Supernova Lending, LLC work?**

Supernova Lending, LLC allows you to pledge your exchange-listed equities, unit investment trusts, mutual funds, exchange-traded funds priced over \$4.00 per share, trusts (revocable and irrevocable), and investment-grade corporate, municipal, and U.S. government bonds for a securities-based line of credit (SBLOC) to use as you please. You can even utilize multiple investment accounts

as collateral and combine them into one line with no fees associated. All you are responsible for paying is the interest monthly, provided the SBLOC is in good standing and there has not otherwise been a collateral call.

Supernova Lending, LLC allows all parties—borrowers, lenders, advisors and firms—to easily collaborate throughout the life of the loan, from origination and servicing to risk monitoring and repayment. It is a fast and easy way to get the cash you need for when life happens.

### **How does Orion help?**

With the latest Orion + Supernova Lending, LLC integration, advisors can streamline the application process for their client using Orion. After logging in to Supernova Lending, LLC from Orion using Single Sign-On functionality, the advisor can pull client data into the application right from Orion. It both saves the advisor time and ensures accuracy.

After the application is filled out, it is sent to the client for review and electronic signature before it heads to underwriting—no hard paper copies necessary. The process can be completed in just hours, meaning clients can have the cash they need for life's expenditures quickly and efficiently.

Interested in paying for your daughter's wedding or your dream car with your existing securities? Email [integrations@orion.com](mailto:integrations@orion.com) to get started.

Not working with Orion yet? We'd love to start a conversation and show you what Orion can do to simplify your business. Let us know here and we'll give you a call right away!

*Orion does not endorse any particular third-party product or service. Our clients should undertake their own assessments to determine whether these parties meet their business and due diligence requirements.*

*\*The purpose of a line of credit must be for personal, family or household purposes and not for securities investments or to purchase or carry margin securities, which include: (1) stocks that are not registered on a national*

*securities exchange, or any over-the-counter security designated for trading in the national market system; (2) debt securities (bonds) that are convertible into margin stock; and (3) shares of most mutual funds.*

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