At its core, Private Wealth Management is designed to help you most effectively manage your personal balance sheet while finding the best ways to meet both your short- and long-term financial goals. For your long-term goals, your Baird Financial Advisor can offer a wide variety of investment solutions specifically tailored to your risk tolerance and your growth and income needs. For significant shorter-term liquidity needs, there is Baird Securities Based Lending.

Baird Securities Based Lending provides a convenient and flexible way to access the value of your invested assets while keeping them at work toward your longer-term goals. Whether you are considering a major purchase, such as a boat or a home, or looking for sources of funding for your small business or a bridge loan, Baird Securities Based Lending can help.

**Key Benefits for You**

- If you have an investment portfolio at Baird, you may use those assets as collateral to establish a line of credit or a non-purpose loan to manage your cash flow needs. Your Baird relationship enables you to access a substantial portion of the value of investment assets held here without requiring the liquidation of those assets, allowing you to maintain your portfolio’s current exposure to the market.

- Baird Securities Based Lending allows you to pledge a wide range of your assets under management from a variety of taxable accounts. Depending on your need, this can give you the flexibility to draw on multiple sources of funding.

- Accessing Baird's lending solutions is extremely convenient. While traditional financing options such
as mortgage or commercial lending can take weeks or months to solidify, the steps you take to access our lending solutions are coordinated through your Baird Financial Advisor. On average, the approval process takes five business days, although more complex situations may require additional processing time. Once approved, you will have access to your line of credit via wire transfer.

**Additional Features**

- Baird works with high-quality banking partners to provide our lending solutions. Our providers have been thoroughly vetted by Baird and offer competitive rates.

- While your portfolio will be pledged to the lending institution as collateral for the duration of the loan, you may continue to make trades and will receive the benefits of any dividends, interest or capital appreciation that may accrue in the account as long as the loan remains in good standing.

- Working closely with your Baird Financial Advisor on your borrowing needs provides more complete and valuable insight into your total financial picture. It can also create opportunities for consolidation or optimization of existing, higher-interest loans.

- Assets in both brokerage accounts and Baird’s Advisory Programs can be used as collateral for your non-purpose loan.

**A True Financial Partnership**

For more than 100 years, Baird has provided personalized wealth management advice and comprehensive investment solutions for high-net-worth individuals, families, organizations and businesses.

Contact your Baird Financial Advisor for a true partner committed to great outcomes in your financial life.