

Unlock Efficient Liquidity with TASS

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♥TagsTASS

The Short Box Spread Strategy is an options strategy offered by Financial Gravity that acts as a loan, allowing you to access immediate cash liquidity by leveraging your portfolio equity, effectively letting you "be your own bank". Unlike traditional debt, this strategy offers lower implied interest rates, requires no credit checks, and features flexible repayment in a single lump sum at expiration.

Download Brochure Here: [Unlock Efficient Liquidity: The Short Box Spread Strategy](#) 

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Tax Advantaged Spending Strategy (TASS)[™]

Unlock Efficient Liquidity: The Short Box Spread Strategy

In the pursuit of sophisticated capital management, traditional lending—like mortgages or consumer loans— isn't always the most efficient path. At **Financial Gravity**, we believe in optimizing every corner of your balance sheet. The short box spread offers a way to "be your own bank" by leveraging the equity in your portfolio to access immediate cash at rates often near the institutional floor.

What is a Short Box Spread?

A short box spread is an options strategy that combines two vertical spreads: a **bull put spread** and a **bear call spread**, using the same strike prices and expiration dates. While a long box spread is an investment, a **short box spread** is effectively a loan. You receive cash upfront (the premium) and agree to pay back a fixed amount (the strike price times the multiple) at a future date.

Why Choose a Box Spread Over Traditional Debt?

1. **Lower Interest Rates:** Because the "loan" is collateralized by your brokerage account and the payoff is mathematically fixed, the implied interest rate* often tracks closely with the **Federal Funds Rate** or **SOFR**, bypassing the high margins banks tack onto consumer loans.
2. **No Credit Checks:** Your ability to borrow is based on your account equity, not your credit score.
3. **Flexibility:** There are no monthly principal payments. The "loan" is settled in one lump sum at expiration, or it can be rolled forward.
4. **Speed:** Capital is available as soon as the trade executes—no lengthy bank approvals.

Feature	Short Box Spread (SPX)	Consumer/Home Equity Loan
Typical Rate (Est.)	~5.4% (SOFR + minimal spread)	7.5% – 9.0%
Annual Interest	\$5,400*	\$7,500 – \$9,000
Repayment	Bullet payment at expiry	Monthly P&I
Closing Costs	Minimal commissions	Appraisals, origination fees

***Imputed by calculation, not actually an interest rate. The annual cost of the box spread can be represented like an interest rate.**

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