



WHY PREMIUM FINANCE?

PREMIUM FINANCE IS A SMART CREDIT STRATEGY

High-net-worth individuals who have a high opportunity cost on their money and understand the benefits of leverage, will choose to finance the premiums for the purchase of insurance contracts.

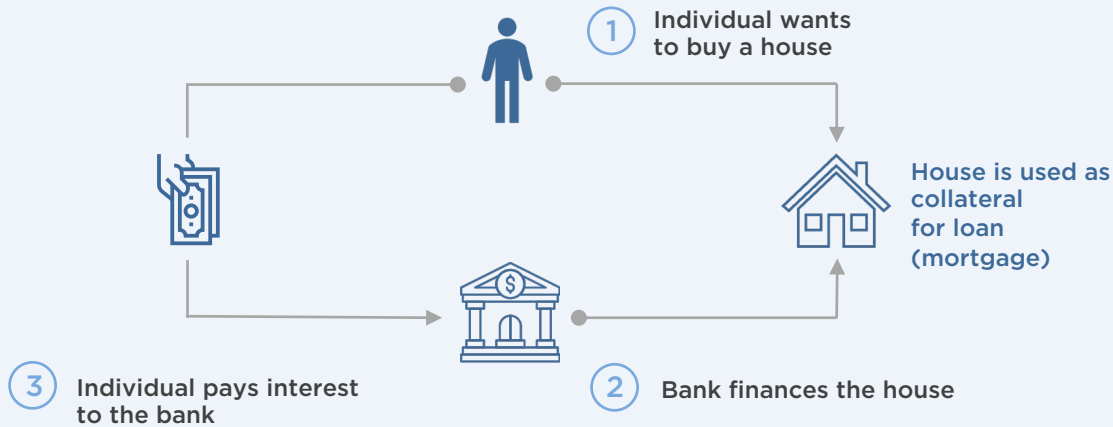
- **CASH VALUE AS A COLLATERAL**
The policy cash value collateralizes the loan and banks will lend against this conservative asset at 95% LTV
- **POWERFUL ASSET**
Premium financing of US whole life contracts creates a powerful financial asset that compliments a portfolio comprised of stocks, bonds and real estate
- **PERFORMANCE**
The returns on the whole life product, along with its guaranteed growth and protection from market risk, have historically outperformed the cost of capital



WHAT IS PREMIUM FINANCING

HOW DOES IT WORK

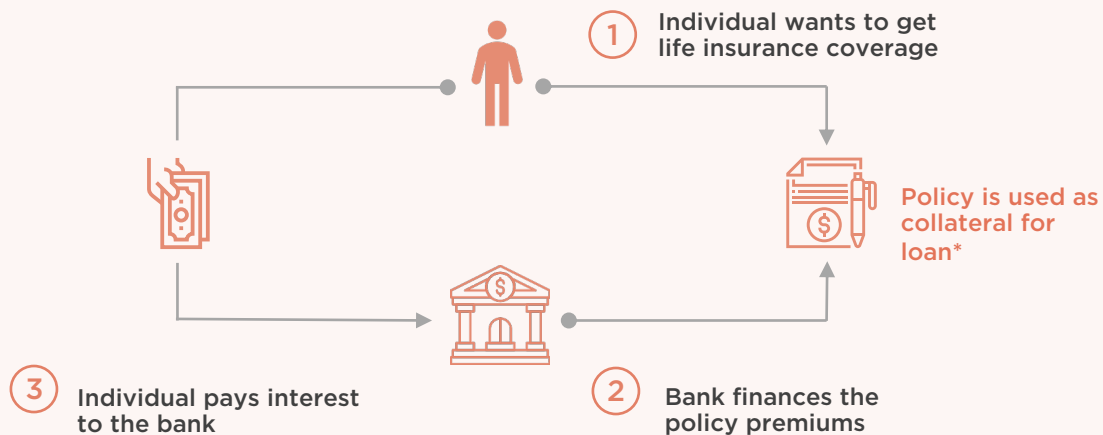
MORTGAGE EXAMPLE



EXAMPLE

When someone wants to buy real estate and doesn't want to use up their cash because they have a high opportunity cost on their money. In this case, perhaps they would seek financing. The bank takes the property as collateral, and the individual pays the bank monthly loan installments. This payment includes principal and interest.

PREMIUM FINANCING



WITH PREMIUM FINANCING

The difference is that the bank takes the policy as the main guarantee and pays the premiums annually. The client is only responsible for paying the monthly interest.

* Additional collateral may be necessary