

Premium Financing For Life Insurance



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Atlas Insurance Partners, LLC. is an independent broker and works with various Lenders to forward loan applications and related information to such lenders. Atlas Insurance Partners, LLC. will also provide certain non-medical information to the lender after making an underwriting decision on the client's life insurance application. However, Atlas Insurance Partners, LLC. does not have any authority or duty for the processing or approval of any loan application, nor will the client's decision to obtain a loan from the lender affect his/her eligibility to purchase life insurance from any of the insurance companies we represent. The criteria to determine the client's eligibility for life insurance are separate from the criteria that a lender may use to determine the client's eligibility for a loan approval. After the premium loan is issued, the lender will typically review the client's eligibility for the loan on an annual basis to determine if more collateral is needed.

Figures used in this presentation illustrate the premium financing concept, which is based upon both assumptions and data provide by you, the client. The client must give accurate information to ensure the value of the analysis. However, all assumed growth rates for the assets and loan interest rates are based on the information provided and assumed by the client and are not a guarantee of the future performance of the life insurance policy or the loan. Please review the assumptions page for accuracy of data.

This supplemental illustration assumes that the currently illustrated non guaranteed elements will continue for all years shown. However, it is not likely that the non guaranteed elements will perform exactly as shown in the illustration. In addition, the actual consequences of a particular planning alternative will depend on many variables, some of which may not be fully accounted for in this presentation. There is a risk that the premium financing loan may exceed the proceeds of the life insurance policy. Loan rates may fluctuate from year to year. The lender may require that you transfer a security interest in your policy, through a collateral assignment. A collateral assignment may grant the lender the right to surrender the policy and make policy loans and withdrawals, in certain circumstances. If the client's policy cash values drop below a certain level, the lender may surrender the life insurance policy and collect the net surrender proceeds. Premiums are payable in accordance with the terms of the insurance policy applied for, and non payment may have an impact on the policy values and cause the policy to lapse.

I understand and agree that if I choose to continue with the application and loan process necessary to implement the premium financing concept, I understand and adhere to the terms of the disclaimer above.

What is Premium Financing?

An individual, trust, or corporation who has a life insurance need applies for a loan with a financial institution. Once the loan is approved, the lender arranges payment of the premium on behalf of the client, who agrees to repay the lender according to the agreement.

High net-worth clients who have large life insurance needs may take advantage of this financial approach and obtain the protection today without having to dip into high performing assets or disrupt their normal cash flows.

Advantages of premium financing

- Eliminates the needs for large lump sum giving the client greater control of their cash flows and working capital.
- Potentially reduce the net overall cost of life insurance coverage. Interest payment may be tax deductible.
- Increase leverage of existing assets; pledging the underlying policy as collateral to secure the loan leaves other assets untouched.

Disadvantages of premium financing

Premium financing may be a viable solution for a client's premium funding, but the concept is not without risk. A spike in the interest rate may have an adverse effect on the best laid plan.

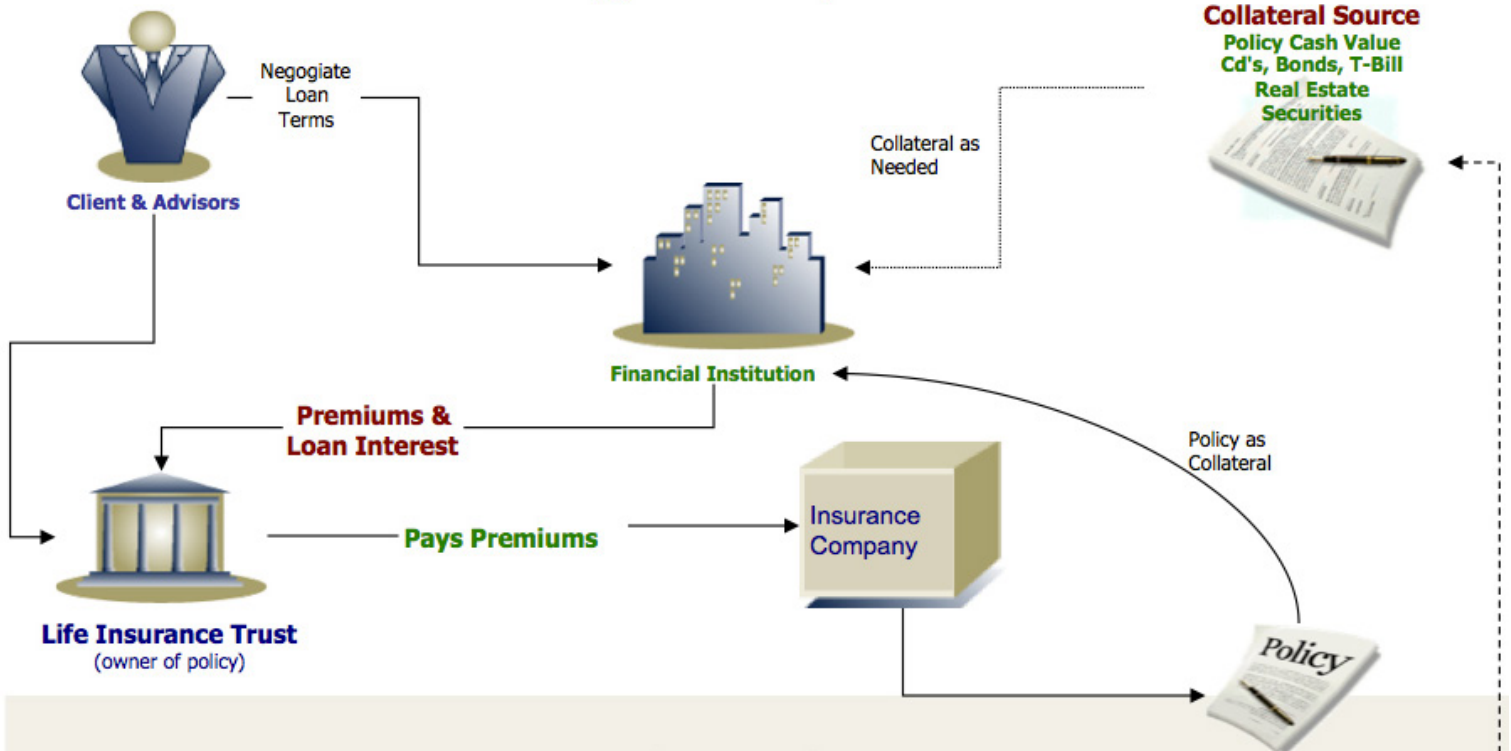
In order to minimize your risk we encourage our clients to develop an exit strategy to repay the loan at the end of the



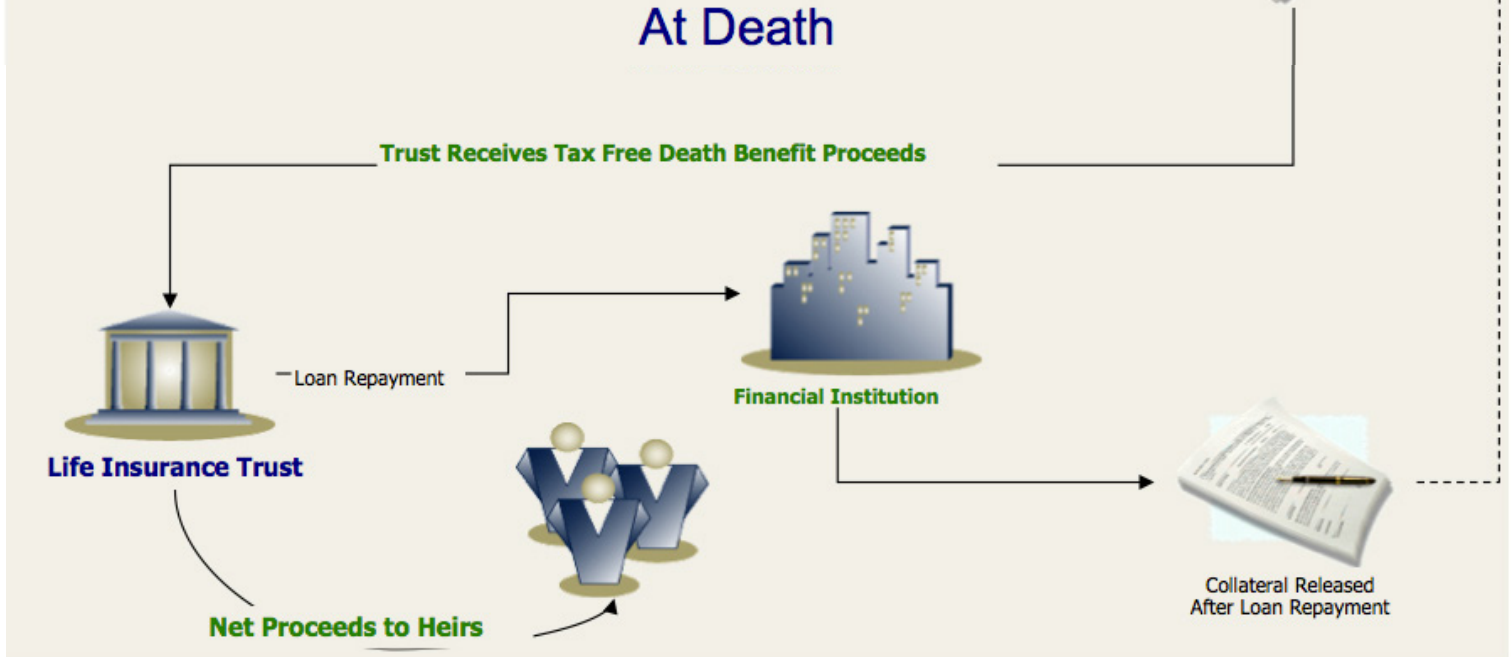
How it works

During Life

Engagement into Loan Agreement



At Death



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BENEFITS OF PREMIUM FINANCING

- Interest can be deferred or paid for the life of the loan
- Loan may be paid off early without a prepayment penalty or upon death of insured
- Life insurance can be structured to pay off loan amount from policy cash values
- Collateral requirements are reduced over time as policy cash values grow; eventually eliminating any additional need for collateral
- Effective way to obtain higher limits of coverage without liquidating or committing substantial assets to pay policy premiums
- Financing of premium frees up capital to be reinvested in higher performing opportunities

Loan interest charged by the lender is based upon LIBOR* plus a spread between 175 and 275 basis points

*1 year London Interbank offered rate

HISTORICAL INTEREST RATE

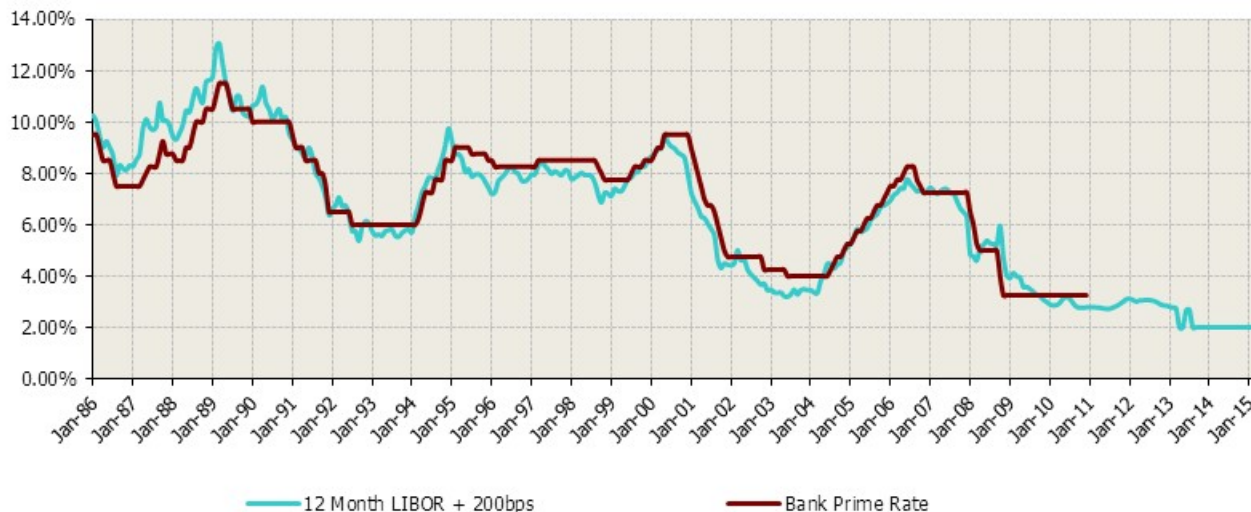
Bank Prime Loan & Libor Rate

Two Common interest rate used in bank loan are the Bank Prime rate and the LIBOR rate.

LIBOR stands for London Interbank Offered Rate, and is the rate at which banks borrow funds from other banks in the London interbank market.

Interest Rate Index	Mean (Average)	Variance	Standard Deviation
Bank Prime Rate	7.13%	0.04%	2.12%
1 - Year LIBOR	4.39%	0.07%	2.71%

Monthly Interest Rates from January 1986 - January 2015



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