

# Top 10 Reasons to Choose Leveraged Planning® Solutions

## The Benefits of Leveraged Planning® Solutions

Leveraged Planning solutions offers a broad range of business owner, physician and high net worth clients with access to funding for their life insurance and annuity needs.

### 1 PERSONAL GUARANTY EXCLUSIONS

Leveraged Planning solutions for business typically do not require personal guaranties, relying instead on collateral within the product funded, the business assets and, when necessary, outside collateral.\*

### 2 EXPERTISE

Over 175 years of combined insurance/banking knowledge and over 15 years of direct experience structuring lending strategies to meet the personal and professional planning needs of business owners, medical professionals, medium-to-high net worth individuals and entrepreneurs.

### 3 LOAN SERVICING FLEXIBILITY

Leveraged Planning solutions offer clients the ability to make interest payments on a current basis or to switch from one payment style to another one time with no refinance fees.\*\*

### 4 NO RECURRING, TRUST OR LEGAL FEES

Generally, there are no annual origination, maintenance, trust or legal fees required to set up a Leveraged Planning solution.

### 5 48 HOURS TO A PRELIMINARY OFFER

In most circumstances, upon receipt of the completed loan underwriting form, clients can secure a rate offer (or a firm offer with complete financials) in as little as 2 business days.

### 6 HIGHLY COMPETITIVE RATES

Variable, floored, fixed and custom rate options are all available with our programs. Loan terms extend to 10 years and loans in good standing may be renewed with no additional underwriting.

### 7 STREAMLINED ANNUAL REVIEW (no follow-up underwriting)

A comprehensive annual review and update of your client's plan is conducted, without additional underwriting.

### 8 FINANCING OF EXISTING POLICIES OR REFINANCING OF LOANS FROM OTHER LENDERS

Option to refinance existing loans or provide financing for in-force policies.

### 9 BROAD RANGE OF CARRIERS ACCEPTED

Access to a large pool of top-rated carriers which makes finding the right product for your clients' needs easier.

### 10 LOW MINIMUM LOAN SIZE

Loan sizes can range from a minimum initial premium of \$50,000 in first year funding to an uncapped maximum customized to the needs of any client.

\* Trust based loans will typically require a personal guaranty

\*\* Interest deferral may be selected when approved by us and allowed by the carrier