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PREMIUM FINANCING

• Who is Premium Financing for? •

- 1. Minimum Net Worth of \$5.0 Million
- 2. Income of at least \$250,000
- 3. Qualifies Medically and Financially
- 4. Client is 75 years old or younger
- 5. Able to post collateral to secure deal

Supplemental Retirement Income Planning –
Estate Planning – Buy/Sell Agreements –
Golden Handcuffs & Key Man Planning.

Max Income and/or Max Death Benefit with
a Balanced Approach. Flexible Plan Designs.

Doctors, Dentists, Lawyers, Business Owners
and Key Executives, Professional Athletes /
Coaches. Trust Owned Policy – Trustee.



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Applications

TAX ADVANTAGED INCOME



BUY / SELL - KEY PERSON PLAN

PORTFOLIO DIVERSIFICATION



PREMIUM
FINANCING
STRATEGY



1031 EXCHANGE ALTERNATIVES

ESTATE COST RECOVERY



FAMILY BANK

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Why Premium Finance?

Top Reasons to Finance Life Insurance Premiums

LEVERAGE

Most self-made millionaires are comfortable leveraging their assets and have used that to create wealth.

By paying interest instead of premiums and structuring ownership of the life insurance properly, clients can minimize gift & estate taxes.

TAX SAVINGS



RETAINED CAPITAL

Many high net worth clients earn double-digit returns on their investments, be it in their business, real estate or investments.

Utilizing premium finance reduces client outlay in the early years thereby increasing long term IRR.

INCREASED IRR

Why Premium Finance?

Death Benefit Protection	Financial Security for family/business
Chronic Illness	If unable to perform 2 of 6 ADL's
Terminal Illness	Expected death in less than 24 months
Upside Crediting Potential	Interest credited based on market index i.e. S & P
No Loss of Cash Value	0% crediting floor
Tax-Deferred Growth	Cash Value can grow tax-deferred
Tax-Free Income	Access to tax free loans.

Client Process



INTRODUCTORY MEETING

Introduction to the Exclusive Leveraged Finance Concept



DESIGN STRATEGY SESSION

Design plan for qualified person based on desired personal and/or business applications



MEDICAL QUALIFICATION OFFER

Submit an application with a selected insurance company and have a physical to obtain a medical offer from the carrier



DESIGN PLAN & FINANCIAL QUALIFICATION

Redesign plan with real numbers based on offer from Insurance Carrier. Submit plan and financial info to Lender. Analyze PFS and determine source of collateral.



REVIEW LOAN TERMS & CLOSING

Accept lenders loan terms. Determine outside collateral and entity set up. Sign loan closing package and pay first interest payment

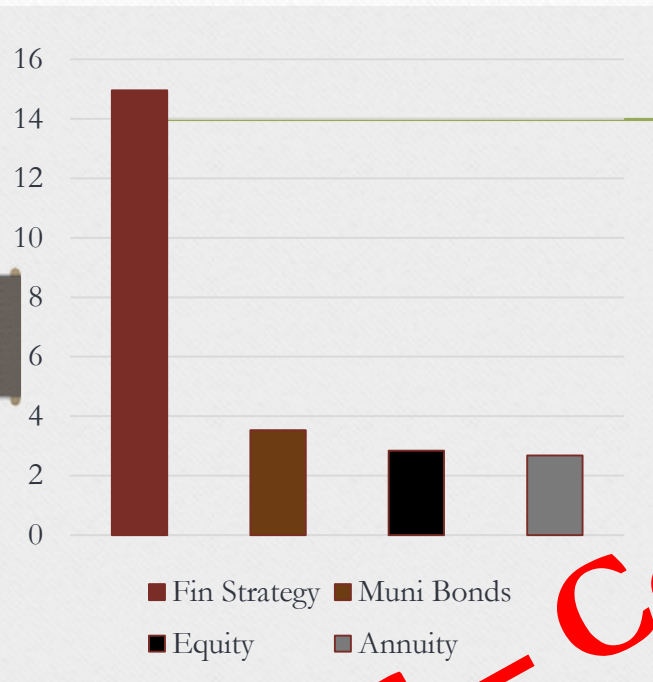
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Types of Life Insurance Policies

	RISK	REWARD
HIGH	<p>FIXED UNIVERSAL LIFE POLICY</p> <p>› HIGH RISK / LOW REWARD</p>	<p>VARIABLE LIFE POLICY</p> <p>› HIGH RISK / HIGH REWARD.</p>
LOW	<p>WHOLE LIFE POLICY</p> <p>› LOW RISK / LOW RETURN</p>	<p>INDEXED UNIVERSAL LIFE</p> <p>› LOW RISK / HIGH REWARD</p>

After –Tax Income @ Various Returns

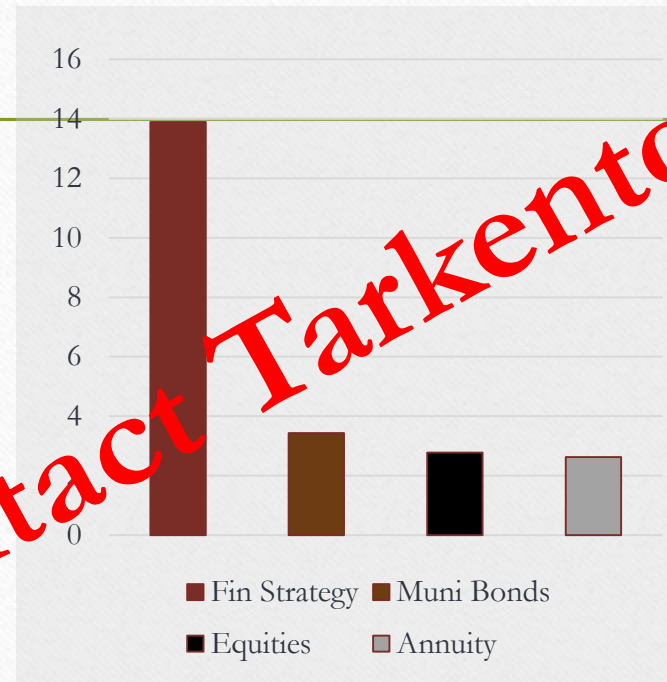
Investments @ 6.5%



45 Year old Male - After – Tax Income provided based on withdrawals beginning in year 20. The after tax income of \$412,600 is withdrawn annually.

(Interest paid VS. Investing \$1.52M.)
13- Years

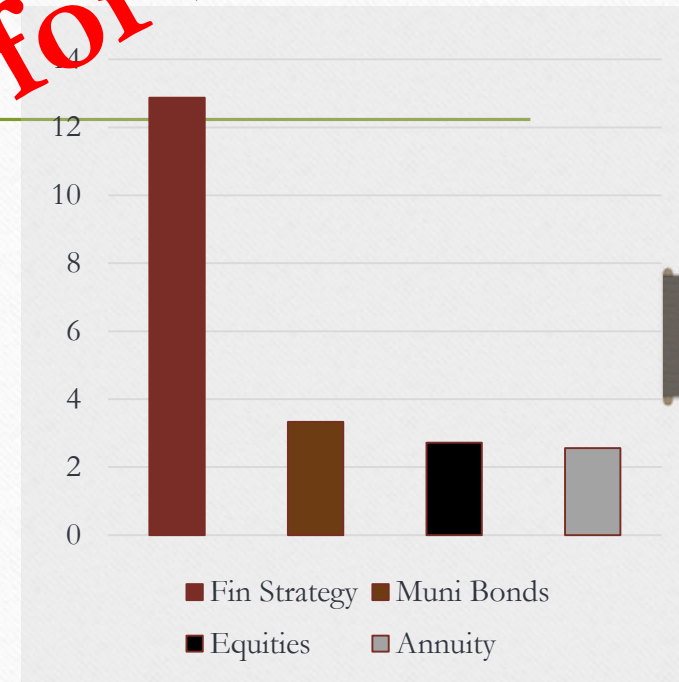
Investments @ 6.25%



45 Year old Male - After – Tax Income provided based on withdrawals beginning in year 20. The after tax income of \$385,802 is withdrawn annually.

(Interest paid VS. Investing \$1.52M.)
13- Years

Investments @ 6.0%



45 Year old Male - After – Tax Income provided based on withdrawals beginning in year 20. The after tax income of \$357,605 is withdrawn annually.

(Interest paid VS. Investing \$1.52M.)
13- Years

IUL Policy Performance of Leading Carrier



6.85% - 25 Year Avg

S&P 500 Annual Point to Point



Year

10 Year

15Year

20Year

25 Year

Avg Return

7.72%

6.91%

6.29%

6.85%



7.09%

Historic Average All
In Force Policies

POTENTIAL RETURN PERCENTAGE

The percentage chance of
obtaining an average return of
6.0% or greater for a 15 year
period is as follows:

95.52%

PROBABILITY OF RETURNS

