

## Who is Finance For Life?

**Finance For Life** was founded in 2004 by Ronnie Katz. As an experienced CPA and life insurance agent, he was often approached by advisors of clients who had a large net worth, but illiquid assets. These clients knew about the protective strength of a large face UL policy, but were reluctant to disturb a lifetime of carefully crafted corporate, trust and estate planning to liquidate cash for expensive premiums. Clients and their advisors needed partners to help them handle the structured financing aspects of their life insurance cases and someone to assist them in leveraging the client's assets **in the most profitable way, with the least impact on cash flow.**

The goal of our firm is to provide affordable, leveraged life insurance coverage, using creative and innovative strategies **to maximize death benefit and minimize risk.**

To date we have brokered nearly **\$1,000,000,000** in death benefits.

Our staff includes **professionals with decades of experience** in insurance and financial markets. We have a dedicated staff of case managers, closing managers and analysts that take a personal concern in each client, and have a high level of expertise in the mechanics of life insurance and structured life financing. In addition, we employ a research and relationships expert who is constantly searching the marketplace for the best and most **proven methods for lowering the total cost of purchasing life insurance.**

[www.financeforlife.com](http://www.financeforlife.com)

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## FFL ADVANTAGE PROGRAM™

We Change Lives.

Life Insurance  
Premium Financing  
Complex Cases

# FFL Advantage Program™

## What is the FFL Advantage Program™?

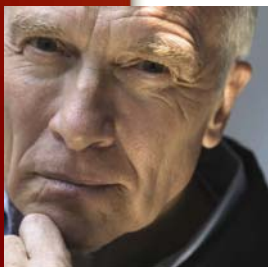
The FFL Advantage Program™ is designed to make purchasing life insurance easier. We can get you a large and valuable policy that meets all your needs. FFL takes into account your current health, assets, business and cash flow to design a plan that will last, and not break the bank. Often all costs can be accrued, and collateral terms are easy and flexible as well.

## Who can participate in the FFL Advantage Program™?

We offer our three basic services to clients of all ages and all ranges of health.

### I. Life insurance — all ages

Need to cover your family, business or charity in the event of your death? Use FFL to ensure you get the biggest bang for your buck. Whether you are purchasing your first policy to benefit your spouse and kids, or need fifty million dollars to cover your estate tax, our expertise will help you get insured for less.



### II. Traditional finance — high net worth

Younger insureds (under 70) in good health seeking policies ten million dollars or more can qualify for loans that require minimal out of pocket and easy collateral. You can combine risk balanced leverage and an arbitrage strategy, using other people's money, to create a

powerful death benefit. Loans can be for life, with loan payoff coming from cash value buildup—not asset liquidation.



### III. Hybrid finance — for seniors

Imagine obtaining death benefit protection with a value of five million dollars or more with no out of pocket and no letter of credit required. If you are a senior (70 or over) in good health with five million dollars or more in assets, you may qualify for this unique, life carrier-approved financing structure. Your newly created policy and a small personal guarantee usually suffice as collateral. In most cases, all interest and fees can be accrued for the short term as well.

### Complex case design

FFL can be your partner for all of your life insurance needs, simple or complex, whether you fit in the above categories or not. Turn to the same experts that professional financial advisors use for advice on all types of “out of the box” life cases. FFL has worked hard to establish a reputation for discretion, consumer privacy and the highest level of customer service. Let us put our relationships to work for you, designing a coverage plan that is affordable and makes maximum use of all of your strengths.



### How can you benefit?

Contact your FFL representative today. Life insurance is purchased with health as well as money, so don't delay! The evaluation process is free and no medical exams need be taken until you have reviewed your proposal and you and your advisors are satisfied.

## Case Studies

**Mr. A., age 61**, has a projected \$25M estate tax need and a long term horizon due to his 25-30 year life expectancy. To manage costs, Mr. A decided to borrow premiums at a low LIBOR based figure and capitalize on the arbitrage generated by his index policy.

**Case was designed with a loan exit at year 20 through cash value buildup. Policy was max funded for 12 years to build up cash value quickly, with all interest and fees accrued. A letter of credit and the policy cash values serve as collateral. He has no out of pocket beyond letter of credit costs.**

**Mr. B., age 70**, is a successful oil/gas producer and coal processor as well as an experienced options trader. He desired a 20 year fixed interest rate loan for his \$50 million of coverage to keep cash flow free for existing ventures.

**Bids were solicited from select institutional providers and presented to Mr. B. He chose to pay interest current, with a loan payoff on death from a return of premium rider.**

**Mr. C., age 68**, is a Louisiana wind farmer and rancher, with his capital heavily invested in a refinery business. His advisors recommended a short term loan to pay for \$35 million in coverage to secure his insurability. Liberal collateral requirements were a must as well.

**A range of reputable hybrid finance providers bid on the loan. A plan with interest paid current, fees accrued, with policy acting as collateral was selected. Mr. C. expects to exit the loan through liquidation of assets or refinance.**

#### Please note:

These estimates are for illustration purposes only and all numbers are subject to revision and change. Please consult a financial professional before the purchase of any life insurance policy. Finance For Life does not provide tax advice. Please consult your tax professional to determine tax consequences, if any.