



HOW WEALTHY FAMILIES SECURE A DEBT-FREE LEGACY



**RETAIN CAPITAL.
LEVERAGE WEALTH.
MAXIMIZE TRANSFER.**

Universal Financial Consultants
800-661-6596

ADVANCED WEALTH PLANNING FOR HIGH-NET WORTH INDIVIDUALS

In today's uncertain world, you are wise to take advantage of every opportunity to build and protect your assets – for you and the well-being of your family. Traditionally, life insurance has been an important part of a wealth strategy because it helps protect you and your loved ones from uncertainty. But some life insurance strategies can also help you build wealth with limited market risk, while creating potentially tax-free benefits.



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For individuals who qualify,
it is a no brainer.

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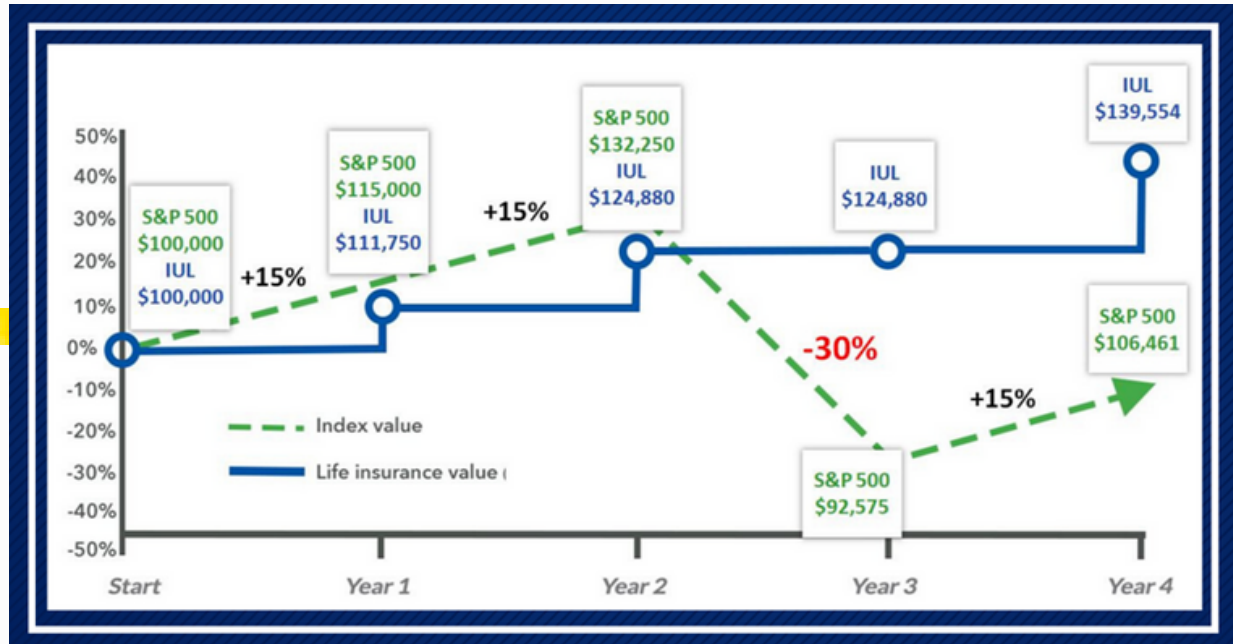
— Peter H.,
PremiumLife™ Plus Policy Holder

A PremiumLife™ Plus strategy helps high net worth individuals buy the life insurance they need without liquidating their investments, tying up assets, or disrupting cash flow to pay premiums. By borrowing money for premiums, they can retain capital for business and personal investments and potentially increase the rate of return on the cash value in the life insurance policy.

If you are an established financial advisor looking for a better way to serve your wealthiest clients, look no further.

Used by America's wealthiest families, PremiumLife™ Plus is a proven way to preserve wealth, provide control, and create a potentially debt-free legacy.

THE POWER OF ZERO



Through a powerful index hedging strategy, the client has the opportunity to buy the right to participate in the market, rather than buying stock directly. Through this, the client participates in the upside of the market, but never the downside. With the protection of a 0% floor, those with a PremiumLife™ policy will never participate in the negative returns of the market and will instead "stop the drop" when the allocations reach a 0% earnings rate.

As a trade off for this floor protection, earnings are "capped" on the upside. This means as the market value increases, the client will participate in the gain up to a certain point. In the above example, the earnings are capped at 11.75%. So, if the

market earns 9.5%, the PremiumLife™ Plus policy will increase by 9.5%. But, if the market increases by 15%, the PremiumLife™ Plus policy will increase by only 11.75%.

However, where the value is truly proven, is in year 4 when we see a 30% market correction. Those who are directly invested in the market would feel the full impact of the 30% drop, while those with a PremiumLife™ Plus policy will simply remain where the last year's value left off.

Moreover, as the market rebounds, those invested directly in the market have much more to make up after the 30% drop while those with a PremiumLife™ Plus policy start out ahead.

THE POWER OF LEVERAGE

The index hedging strategy we discussed is available for all PremiumLife™ policy designs. However, it is PremiumLife™ Plus that takes it a step further for qualified clients by giving them the opportunity to leverage their current wealth to qualify for the bank to finance the required premiums and pay zero or only partial interest on the loaned premium. By taking advantage of this elite opportunity, qualified individuals have the chance to earn an arbitrage on the bank's money, potentially double their internal rates of return, and generate tax-free income for retirement or gift planning.



HOW IT WORKS

- 1 Client pays only interest or partial interest on the loan premium. Client has already satisfied financial and medical underwriting.
- 2 Funds participate in the upside of the market, but not the downside. Potential 3%-7% arbitrage on loaned money.
- 3 After 10-15 years, when the policy's cash value satisfies the loan, client may start taking tax-free distributions or allow the value of the policy to grow for estate planning purposes.
- 4 At time of death, clients' family has the potential to receive a tax-free benefit with an average IRR of 10%-15%.

BENEFITS OF PREMIUM FINANCING

- Keep your clients' capital where it suits their needs best
- Earn an arbitrage on the bank's money
- Protect against increased tax exposure
- Generate tax-free income
- Maximize wealth transfer with a debt-free legacy

HOW TO START THE PREMIUM FINANCE CONVERSATION

Many of your best clients would benefit from life insurance to protect their families and give them more estate planning options. However, many of these clients have wealth that's tied up in businesses, real estate or outside investments that they don't want to liquidate.

Serve your wealthiest clients better with a solution that will allow them to secure the protection they need, at a fraction of the cost, without disrupting their cash flow that is reserved for other investment opportunities.

STEP 1: QUALIFY

If you have top-level clients who....

- Are 45-65 years old
- Have a net worth of \$5 million-plus and earn at least \$250k in annual income
- Have a need for high-value permanent life insurance
- Have estate or tax planning needs
- Can meet medical and financial underwriting criteria
- Have sufficient cash-equivalent assets to meet lender collateral requirements
- Are comfortable with credit and using leverage to build wealth
- Have outside investment opportunities they would like to pursue
- Have cash committed to other needs
- Have a high level of trust in your advice

They may be good candidates for the PremiumLife™ Plus opportunity.



Business Owners tend to be great prospects for PremiumLife™ Plus since they understand and appreciate the idea of using other people's money to create more wealth.

STEP 2: INTRODUCE THE STRATEGY

After you have a client in mind who is likely to qualify for the strategy, use the below script to introduce the idea of Premium Financing to them:

SAMPLE SCRIPT:

"I recently met with an industry expert that specializes in a unique strategy. When I heard about it, I immediately thought it was something you would want to know about.

It's a new leverage opportunity where large banks will fund high-cash-value life insurance policies with average IRR's of 7% over the last 25 years.

The design of the policy is unique in that it utilizes index hedging, where qualified individuals take advantage of market gains without participating in market losses. Instead of tying up cash to fund the policy, the bank will fund the strategy for qualified individuals at rates as low as 1 - 2% over LIBOR.

With the average return being 7%, this allows investors to earn a healthy arbitrage on the banks money, with the potential of generating tax-free income in the future or providing liquidity for a debt-free legacy.

When I heard how compelling this strategy is, I immediately thought it was something you would want to know about.

Are you available on [XDAY] at [XTIME] for a quick preview to see how it can work for you?"



STEP 3: GET THE EXPERTS INVOLVED

Universal Financial Consultants was established over 30 years ago and has helped countless clients and advisors achieve their financial goals through innovative strategy and design.

UFC's primary goal is to partner with advisors looking to truly make a difference in the lives of their clients. Whether your client base be primarily middle market or affluent, we can help you bring the potential of tax-free income and tax-free legacies to your entire book of business, helping more families achieve their version of the PremiumLife™.

UFC is approved to broker Premium Finance in many firms to include Raymond James, Wells Fargo, Oppenheimer, RBC, Stifel Nicolaus, and many more.

With our proven presentation and sales resources, established relationships with the top insurance carriers and financing companies in the nation, and a persistency rate of 98%, we are confident in our ability to help you become a Premium Finance expert and help more wealthy clients secure their idea of the PremiumLife™.

Once you have introduced the strategy to your pre-qualified client, give us a call so we can help give you pointers on how to progress the transaction. We will show you best practices, what to expect, and how to provide the smoothest process as possible for you and your VIP clients.

After the initial presentation, UFC will help you come up with a design with which the client is most comfortable, process the insurance application, help organize and finalize finance requirements, and also assist in each year's annual review process.

THROUGH UFC, YOU WILL HAVE ACCESS TO:

- Point-of-sale support
- Case design support
- Underwriting support
- Creative funding strategies
- Customized digital sales track
- Exclusive automated marketing program

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UFC's Premium Finance Presentation was probably the best and most professional presentation on the topic I have ever seen.

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- John M.,
Private Family Office Owner



Universal Financial Consultants
www.ufc.bz | 800-661-6596

**IT'S TIME TO TAKE YOUR
PRACTICE TO THE NEXT LEVEL.**

**LET US HELP YOU ACHIEVE THE
PREMIUMLIFE™ WHILE YOU HELP
YOUR CLIENTS ACHIEVE THEIRS.**



**PRESENTED BY:
UNIVERSAL FINANCIAL CONSULTANTS**

Ready to take the next steps to grow your business and help your clients build worry-free retirements?

Contact us to discuss PremiumLife™ Plus opportunities for you and your clients in a due diligence meeting.

**1-800-661-6596
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