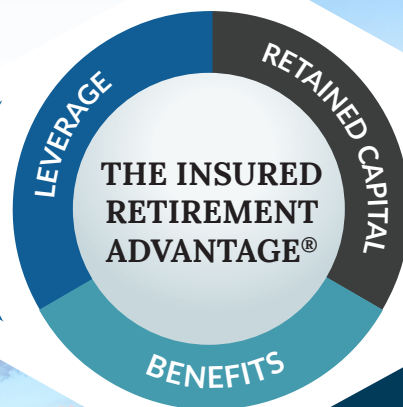


# THE INSURED RETIREMENT ADVANTAGE®

## DO YOU KNOW ABOUT THE NEW I.R.A.®?

Using leverage to significantly increase buying power and enhance the potential benefits of life insurance the **Insured Retirement Advantage®** (I.R.A.®) is a unique approach to obtain life insurance for business protection needs, supplemental income and traditional estate and retirement planning. It carefully applies leverage, innovative product solutions and a custom design to enhance a variety of planning strategies.

Designed with a focus on the small business owner and emerging affluent professional the **I.R.A.®** provides you the opportunity to introduce the concept of financed life insurance to a significantly wider range of prospects – clients that are not typically eligible for conventional financing arrangements.



The insured can be up to and attained age 60. Annual out of pocket contributions can be done for 10 or 5 years.

The **I.R.A.®** offers qualifying borrowers access to a highly competitive loan arrangement with a proprietary method to mitigate the risk associated with traditional lending structures. The benefits of life insurance premium finance can now be realized by a much larger group of clientele.

\*Please check as to life insurance company and product availability.

# SPECIFICATION & FEATURES

- Minimum face amount of \$1M and maximum face amount of \$4M (subject to carrier retention and reinsurance limits). Typical face amounts of \$1M, 1.5M, 2M, 2.5M, 3M, 3.5M, 4M

- Minimum annual funded premium of \$50,000 – based on a ten pay, Non-MEC premium solve

- Maximum issue age of 60

- Minimum insured/borrower annual income requirements set by the issuing carrier\*

\*Range from \$100,000 – \$200,000

- Loans can be made to Corporations, Trusts and other Entities

- Minimum Business Revenue Required of \$750,000 for two

consecutive years (some carrier exceptions may apply)

- Business contributions & participation are required in the form of interest payments beginning immediately

- Insured's financial position must indicate a liquidity requirement of 125% of the cumulative premium payments in the first 5 years minus the contribution made by the borrower/guarantor in the first 5 years

- Interest rate spread of 1.85% over One Year LIBOR – for a ten year term.

- NO waiting for tranches to be created and aggregating unrelated cases – which significantly

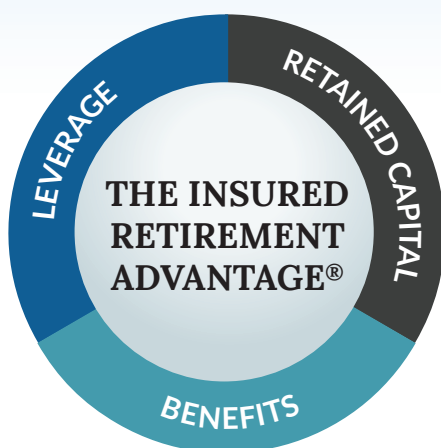
decreases processing times and accelerates policy funding

- No Arrangement / Origination Fee
- One Time Financial Underwriting
- No Annual Loan Re-qualification
- Full Recourse Loan
- Low case split commission of 15%

Annual Administrative Fees limited to 7 years

Admin Fee	Premium Loans	Years
1,500	\$75k	1st 7 yrs
1,800	\$75k - \$125k	1st 7 yrs
2,250	Over \$125k	1st 7 yrs

## BENEFITS



Participating businesses are given the opportunity to use their business to fully fund a life insurance policy with at least \$1 million in face value today – all while leaving more business assets free to work for them now! Individual borrowers can enhance their estate planning and projected retirement income.

This means **I.R.A.**® participants can quickly make contingencies for:

- Estate Planning
- Key Person Policy Funding
- Buy/Sell Agreement Funding
- Executive Bonus arrangements and other life insurance based solutions

The **I.R.A.**® approach allows you to open up an entirely new world of planning options for your clients and prospects today.

For Financial Services Professional Use. Application Limited to Individuals Who Are Properly Licensed and Approved by Applicable Regulatory Agencies and Departments.

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SPECIFICATIONS AND OTHER FEATURES SUBJECT TO CHANGE AT ANYTIME

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