

LOAN BRIEF



Insurative Premium Finance Massachusetts, Inc. ("IPFM") as a Lender, Servicer and Originator arranges a superior lending solution that offers financial service professionals and their clientele the flexibility to custom design a loan that best suits the client's long-term planning requirements.

ABOUT IPFM

IPFM is an experienced and widely recognized company with worldwide experience and capabilities. IPFM specializes in life insurance premium finance loans to high net-worth individuals, family offices trusts and corporate entities worldwide. IPFM has been designed with the support and input of insurance companies, industry consultants and attorneys who specialize in insurance based solutions.

DESIGN OBJECTIVES

IPFM's approach to premium finance is based on the following criteria:

- Utilize an underwriting process that is fast and easy to follow.
- Provide support services that are comprehensive and exceed the expectations of the client and their advisors.
- Each transaction must be completely transparent and comply with all industry and carrier guidelines.
- Keep all costs associated with the transaction at an absolute minimum.

PRIMARY FEATURES

- Very competitive LIBOR and PRIME based interest rates.
- Loan origination or arrangement fees charged on an annual basis.
- Flexible loan terms.
- Streamlined financial/credit underwriting – loan requalification not required in most instances.
- Interest can be accrued or structured to be paid by a required percentage to support the loan.
- Minimum annual funding commitment of \$100,000.
- A variety of borrowing arrangements including trust, LLCs and SPVs (Special Purpose Vehicles) can be evaluated.
- Current, in-force policies can be financed in certain situations.
- Refinancing of premium finance loans from other institutions at competitive rates.
- Personal, high contact, boutique service.
- Broadly accepted loan structure developed by industry compliant operations and demonstrated performance.
- Privacy Law and regulation compliant loan documentation.

COLLATERAL ARRANGEMENTS

In addition to a percentage of the Lender Acceptable Cash Surrender Value of the financed life policy the following are some examples of acceptable forms of collateral:

- Cash and cash equivalents (Certificates of Deposit, time deposits, savings accounts, money markets, etc.).⁽¹⁾
- Marketable securities including mutual funds, individual equities, fixed income securities, exchange traded funds, other registered investment products⁽¹⁾

COLLATERAL ARRANGEMENTS CONTINUED

- Cash surrender value of acceptable life insurance policies ⁽¹⁾
- Cash surrender value of acceptable annuities (case by case review) ⁽²⁾
- Restricted or Controlled securities (special requirements) ⁽²⁾
- Standby Letter of Credit issued by acceptable financial institution ⁽²⁾
- Real Estate (special requirements) ⁽²⁾

⁽¹⁾ Control agreement, custody arrangement or assignment required

⁽²⁾ Limited to IPFM approved underwriting applicability, conditions and other requirements



CONTACTS AND MORE INFORMATION

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INSURATIVE PREMIUM FINANCE UNIQUE, BENEFICIAL AND SUSTAINABLE

In determining whether to enter into a premium finance transaction, the policy death benefit, premium, policy performance, loan amounts, loan interest and collateral are mere estimates prepared on the basis of assumptions provided by third party reviewers for illustrative purpose only, the estimates may not meet your needs or be suitable for you and are not guaranteed. The collateral and collateral holder is subject to Lender's approval and loan terms may change accordingly. IPFM, the Lender or any other individual or entity related to or affiliated with IPFM and the Lender does not have any obligation to update or otherwise revise any such estimates and illustrations. IPFM, as the servicer for the Lender, is responsible and concerned only with assisting the Lender in lending on life insurance policies and not for advising any person individually, the trustee, officer or entity on or arranging any insurance policy, the collateral or formation of a trust or borrowing entity.

If you enter into any transaction, the policy death benefit, premium, cash surrender values, loan amounts, loan interest and collateral requirements may differ substantially from the projections provided. This information is qualified in its entirety by any final transaction and related agreements you may enter into based on your own examination thereof and the advice of your financial, legal, investment, tax and accounting advisors. You should not rely on estimates projections or illustrations in determining whether to enter into any transaction. IPFM as servicer for the Lender, does not provide any insurance, legal, tax (gift, estate, income or other), accounting or other financial or investment advice. You should consult with your own financial, investment, legal, tax and accounting advisors before entering into any transaction or agreement.