

**LIFESTYLE INCOME STRATEGIES**  
*PROVIDING INCOME STRATEGIES FOR YOUR LIFESTYLE*

## **THE PRESTIGE STRATEGY**

### **PROGRAM OVERVIEW**

A premium finance life insurance program which is designed for an individual and business owner seeking to add value and equity to a personal estate and offer life insurance to the employees of a business. There are two strategies for a business: (1) Corporate Sponsored Plan (CSP) or (2) Company Owned Life Insurance (COLI) Plan. Both plans are outlined on the following pages with the participation criteria.

### **PRESTIGE STRATEGY ATTRIBUTES**

**A Unique Life Insurance Strategy Combined with  
Low Cost Bank Loans Which Fund 100% of All Premium Payments**

- Little to No Out-Of-Pocket Cost
- No Loan Principle or Interest Payment During Insured's Lifetime
- Loan Interest Accrues Over the Life of the Policy
- 100% Premium Paid = 100% of Client Cash Surrender Value and Guaranteed for the First 7 Years
- Death Benefit Grows at the Same Rate as the Cash Value: Starting Higher and Earning More
- Option to Pay First 2 Years of Interest – May Increase Benefits

***Create a Tax-Free or Tax Advantaged Income Stream  
For the Remainder of Your Life or the Employee's Life***

**Upon Death the Bank Loan and Interest is Repaid  
Net Death Benefit is Paid to the Beneficiaries – Tax Free**

### **PRESTIGE STRATEGY CONSIDERATIONS**

- Policy Cash Value is Used as Collateral to Secure the Loan
- During Early Years – The Gap Between Loan Balance and Cash Value is Secured by Additional Collateral Set Aside by the Company
- Additional Collateral Can Consist of: Cash, Cash Equivalents, or Letter of Credit

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<b>CORPORATE SPONSORED PLAN CRITERIA</b>	
<b># of Participants</b>	1 to 49 (Max)
<b>Age Range</b>	Ages 20 to 70
<b>Face Amounts</b>	Minimum: \$1,000,000 Maximum: \$20,000,000
<b>Financial Requirements</b>	Owner: \$250,000 Minimum Annual Gross Income and \$3,000,000 Minimum Net Worth Employee: \$50,000 Annual Gross Income White & Blue Collar Employees
<b>Medical Underwriting</b>	Required for All Participants
<b>Face Amount Determinations</b>	Face Amounts Determined by Multiplier Using Annual Gross Income and Age
<b>Participation</b>	Employer Selects the Participants and the Vesting Schedule

<b>COMPANY OWNED LIFE INSURANCE PLAN (COLI) CRITERIA</b>	
<b># of Participants</b>	50+
<b>Age Range</b>	Ages 20 to 70
<b>Face Amounts</b>	Minimum: \$2,000,000 Maximum: \$4,000,000
<b>Financial Requirements</b>	Owner: \$250,000 Minimum Annual Gross Income and \$3,000,000 Minimum Net Worth Employee: \$75,000 Annual Gross Income White Collar Employees
<b>Medical Underwriting</b>	None - Guaranteed Issue
<b>Face Amount Determinations</b>	Face Amounts Determined by Number of Participants

**Contact Us at Lifestyle Income Strategies for a Free Strategy Assessment and Full Presentation Regarding Our Various Premium Finance Life Insurance Programs**