Premium Finance Life Insurance Strategy

A Tailored Wealth Transfer & Tax-Efficient Growth Solution

Client: Valued Client

Date: March 13, 2026

Prepared by: LIBRA Insurance Partners

Benefits of Premium Finance

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Why Premium Finance? Leverage Capital to Maximize Life Insurance Benefits

Preserve Capital

Keep liquid assets invested and working rather than deploying large lump sums into insurance premiums.

Tax-Free Death Benefit

Heirs receive income-tax-free proceeds, creating a powerful wealth transfer vehicle.

Leverage at Scale

Finance multi-million dollar premiums using institutional lending, amplifying the insurance benefit.

Estate Planning Efficiency

Reduce taxable estate while securing a substantial death benefit for beneficiaries.

Indexed Growth Potential

Policy cash value grows linked to a market index (7.03% assumed crediting rate) with downside protection.

Flexible Exit Strategies

Multiple loan repayment options including policy cash value, death benefit, or external assets.

Premium Finance Transaction Flow

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How Premium Finance Works — The Transaction Structure

👤 Client / Insured

- Valued Client, Male Age 48
- Pledges collateral to Lender
- ILIT owns policy

Pledges Collateral →

🏛️ Lender / Bank

- Provides premium loan to Carrier
- Holds collateral assignment on policy
- Charges SOFR + 1.90% spread

⬆ Owns Policy

👥 ILIT / Beneficiaries

- Receives income-tax-free death benefit
- Loan repaid at death or exit
- Net benefit passes to heirs

← Pays Death Benefit

Funds Premium

🏢 Insurance Carrier

- Symetra Ascent IUL
- Issues $100M Face Amount policy
- Policy cash value grows tax-deferred

Annual Client OOP: $1,400,000 (Years 1–10)

Assumed Crediting Rate: 7.03%

Policy Overview

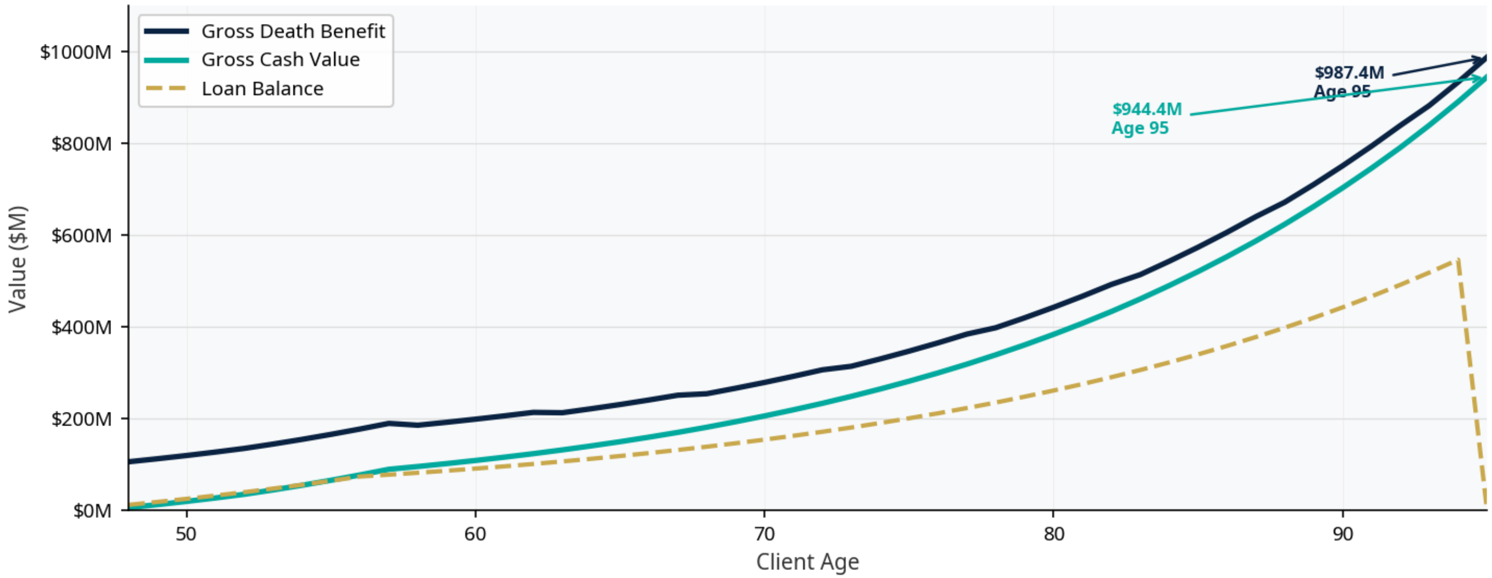
Policy at a Glance — Symetra Ascent IUL, $100M Face Amount

Insured	Valued Client
Gender / Issue Age	Male / 48
Date of Birth	October 14, 1977
Risk Class	Standard Non-Tobacco
Carrier	Symetra
Product	Indexed Universal Life (IUL)
Face Amount	$100,000,000
Assumed Crediting Rate	7.03%
Guaranteed Rate	0%

Annual Premium (Yrs 1–10)	$7,162,646
Annual Client OOP	$1,400,000
Loan Interest Rate	Assumed Forward Curve + 1.90% Spread
Year 1 Interest Rate	5.68%
Prepared By	LIBRA Insurance Partners
Illustration Date	March 13, 2026
Strategy Type	Premium Finance

Projected Cash Flow Growth Chart

Long-Term Growth Trajectory — Gross Cash Value, Gross Death Benefit & Loan Balance



AT AGE 95 (YEAR 48)	GROSS DEATH BENEFIT	GROSS CASH VALUE	LOAN BALANCE
Key Projections	**~$987.4M**	**~$944.4M**	$0 (Repaid)

* Values are projected at 7.03% assumed crediting rate and are not guaranteed.

Cash Flow Model — Years 1–16

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Client: Valued Client (Male, 48) **Policy: Symetra Ascent IUL ($100M Face)**

Year	Age	Premiums Paid	Policy Value	Surrender Value	Gross Death Benefit	Loan Bal. BoY	Int. Rate	Interest Expense	Loan Bal. EoY	Collateral	Net OOP	Net Cash Value	Net Death Benefit	IRR Cash Val	IRR Death Ben
1	48	7,162,646	5,846,450	1,855,450	105,846,450	5,762,646	5.68%	331,627	11,856,919	(4,266,458)	(1,400,000)	(4,238,823)	99,752,177	N/A	7025.16%
2	49	7,162,646	12,421,304	8,521,304	112,421,304	11,856,919	5.37%	645,974	18,265,539	(4,035,420)	(1,400,000)	(3,981,589)	99,918,411	N/A	696.29%
3	50	7,162,646	19,434,896	15,627,896	119,434,896	18,265,539	5.21%	965,004	24,993,189	(3,683,064)	(1,400,000)	(3,602,647)	100,204,353	N/A	277.02%
4	51	7,162,646	26,919,448	23,205,448	126,919,448	24,993,189	5.13%	1,301,082	32,056,917	(3,612,152)	(1,400,000)	(3,088,823)	100,625,177	N/A	159.21%
5	52	7,162,646	34,909,372	31,288,372	134,909,372	32,056,917	5.18%	1,682,137	39,501,700	(3,511,138)	(1,400,000)	(2,450,682)	101,170,318	N/A	107.46%
6	53	7,162,646	44,442,546	41,545,546	144,442,546	39,501,700	5.22%	2,089,509	47,353,855	(3,314,317)	(1,400,000)	(45,663)	102,851,337	N/A	79.60%
7	54	7,162,646	54,620,010	52,448,010	154,620,010	47,353,855	5.25%	2,522,310	55,638,811	(1,378,166)	(1,400,000)	2,571,845	104,743,845	-33.98%	62.36%
8	55	7,162,646	65,483,394	64,035,394	165,483,394	55,638,811	5.28%	2,980,505	64,381,962	0	(1,400,000)	5,416,078	106,864,078	-16.48%	50.77%
9	56	7,162,646	77,077,168	76,353,168	177,077,168	64,381,962	5.31%	3,467,538	73,612,146	0	(1,400,000)	8,503,668	109,227,668	-7.99%	42.53%
10	57	7,162,646	89,445,720	89,445,720	189,445,720	73,612,146	5.34%	3,985,877	77,598,023	0	(1,400,000)	11,847,697	111,847,697	-3.06%	36.42%
11	58	0	95,434,685	95,434,685	185,434,686	77,598,023	5.34%	4,201,700	81,799,724	0	0	13,634,962	103,634,962	-0.41%	30.42%
12	59	0	101,802,572	101,802,572	191,802,572	81,799,724	5.34%	4,429,210	86,228,933	0	0	15,573,639	105,573,639	1.42%	27.03%
13	60	0	108,574,004	108,574,004	198,574,004	86,228,933	5.34%	4,669,038	90,897,972	0	0	17,676,032	107,676,032	2.74%	24.34%
14	61	0	115,770,756	115,770,756	205,770,756	90,897,972	5.34%	4,921,853	95,819,824	0	0	19,950,932	109,950,932	3.74%	22.15%
15	62	0	123,416,566	123,416,566	213,416,566	95,819,824	5.34%	5,188,356	101,008,180	0	0	22,408,386	112,408,386	4.50%	20.35%
16	63	0	131,595,042	131,595,042	212,595,042	101,008,180	5.34%	5,469,290	106,477,470	0	0	25,117,572	106,117,572	5.12%	18.11%

Premium Finance Cash Flow Model (Years 17–32)

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Client: Valued Client (Male, 48)

Policy: Symetra Ascent IUL ($100M Face)

Year	Age	Premiums Paid	Policy Value	Surrender Value	Gross Death Benefit	Loan Bal. BoY	Int. Rate	Interest Expense	Loan Bal. EoY	Collateral	Net OOP	Net Cash Value	Net Death Benefit	IRR Cash Val	IRR Death Ben
17	64	0	140,291,534	140,291,534	221,291,534	106,477,470	5.34%	5,765,436	112,242,906	0	0	28,048,628	109,048,628	5.61%	16.92%
18	65	0	149,538,166	149,538,166	230,538,166	112,242,906	5.34%	6,077,617	118,320,523	0	0	31,217,643	112,217,643	6.01%	15.91%
19	66	0	159,366,424	159,366,424	240,366,424	118,320,523	5.34%	6,406,702	124,727,224	0	0	34,639,200	115,639,200	6.33%	15.04%
20	67	0	169,808,240	169,808,240	250,808,240	124,727,224	5.34%	6,753,605	131,480,830	0	0	38,327,410	119,327,410	6.60%	14.29%
21	68	0	181,042,366	181,042,366	254,042,366	131,480,830	5.34%	7,119,293	138,600,122	0	0	42,442,244	115,442,244	6.84%	13.21%
22	69	0	192,965,848	192,965,848	265,965,848	138,600,122	5.34%	7,504,781	146,104,903	0	0	46,860,945	119,860,945	7.03%	12.68%
23	70	0	205,605,366	205,605,366	278,605,366	146,104,903	5.34%	7,911,142	154,016,046	0	0	51,589,320	124,589,320	7.19%	12.21%
24	71	0	218,988,524	218,988,524	291,988,524	154,016,046	5.34%	8,339,507	162,355,553	0	0	56,632,971	129,632,971	7.32%	11.80%
25	72	0	233,148,990	233,148,990	306,148,990	162,355,553	5.34%	8,791,066	171,146,619	0	0	62,002,371	135,002,371	7.42%	11.43%
26	73	0	248,263,012	248,263,012	313,763,012	171,146,619	5.34%	9,267,076	180,413,695	0	0	67,849,317	133,349,317	7.51%	10.83%
27	74	0	264,293,330	264,293,330	329,793,330	180,413,695	5.34%	9,768,861	190,182,556	0	0	74,110,774	139,610,774	7.58%	10.56%
28	75	0	281,288,800	281,288,800	346,788,800	190,182,556	5.34%	10,297,815	200,480,371	0	0	80,808,429	146,308,429	7.64%	10.32%
29	76	0	299,300,458	299,300,458	364,800,458	200,480,371	5.34%	10,855,411	211,335,782	0	0	87,964,676	153,464,676	7.69%	10.10%
30	77	0	318,377,590	318,377,590	383,877,590	211,335,782	5.34%	11,443,199	222,778,981	0	0	95,598,609	161,098,609	7.73%	9.90%
31	78	0	338,788,494	338,788,494	397,788,494	222,778,981	5.34%	12,062,814	234,841,795	0	0	103,946,699	162,946,699	7.77%	9.56%
32	79	0	360,407,810	360,407,810	419,407,810	234,841,795	5.34%	12,715,979	247,557,774	0	0	112,850,036	171,850,036	7.79%	9.42%

Cash Flow Model — Years 33–48

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Client: Valued Client (Male, 48)

Policy: Symetra Ascent IUL ($100M Face)

Year	Age	Premiums Paid	Policy Value	Surrender Value	Gross Death Benefit	Loan Bal. BoY	Int. Rate	Interest Expense	Loan Bal. EoY	Collateral	Net OOP	Net Cash Value	Net Death Benefit	IRR Cash Val	IRR Death Ben
33	80	0	383,298,328	383,298,328	442,298,328	247,557,774	5.34%	13,404,511	260,962,285	0	0	122,336,043	181,336,043	7.81%	9.28%
34	81	0	407,513,584	407,513,584	466,513,584	260,962,285	5.34%	14,130,325	275,092,610	0	0	132,420,974	191,420,974	7.83%	9.15%
35	82	0	433,123,762	433,123,762	492,123,762	275,092,610	5.34%	14,895,440	289,988,050	0	0	143,135,712	202,135,712	7.84%	9.04%
36	83	0	460,544,328	460,544,328	513,544,328	289,988,050	5.34%	15,701,983	305,690,033	0	0	154,854,295	207,854,295	7.85%	8.84%
37	84	0	489,562,160	489,562,160	542,562,160	305,690,033	5.34%	16,552,199	322,242,232	0	0	167,319,928	220,319,928	7.85%	8.75%
38	85	0	520,228,368	520,228,368	573,228,368	322,242,232	5.34%	17,448,451	339,690,682	0	0	180,537,686	233,537,686	7.86%	8.67%
39	86	0	552,609,996	552,609,996	605,609,996	339,690,682	5.34%	18,393,232	358,083,914	0	0	194,526,082	247,526,082	7.85%	8.59%
40	87	0	586,776,962	586,776,962	639,776,962	358,083,914	5.34%	19,389,170	377,473,084	0	0	209,303,878	262,303,878	7.85%	8.52%
41	88	0	623,290,862	623,290,862	671,290,862	377,473,084	5.34%	20,439,036	397,912,120	0	0	225,378,742	273,378,742	7.84%	8.40%
42	89	0	661,815,412	661,815,412	709,815,412	397,912,120	5.34%	21,545,748	419,457,868	0	0	242,357,544	290,357,544	7.83%	8.35%
43	90	0	702,454,356	750,454,356	419,457,868	419,457,868	5.34%	22,712,386	442,170,254	0	0	260,284,102	308,284,102	7.82%	8.29%
44	91	0	745,294,906	745,294,906	793,294,906	442,170,254	5.34%	23,942,193	466,112,447	0	0	279,182,459	327,182,459	7.81%	8.23%
45	92	0	790,457,892	790,457,892	838,457,892	466,112,447	5.34%	25,238,591	491,351,038	0	0	299,106,854	347,106,854	7.79%	8.18%
46	93	0	838,912,704	838,912,704	881,912,704	491,351,038	5.34%	26,605,185	517,956,224	0	0	320,956,480	363,956,480	7.78%	8.10%
47	94	0	890,134,750	890,134,750	933,134,750	517,956,224	5.34%	28,045,776	546,002,000	0	0	344,132,750	387,132,750	7.77%	8.06%
48	95	0	944,373,722	944,373,722	987,373,722	546,002,000	5.34%	29,564,371	0	0	0	368,807,351	411,807,351	7.75%	8.02%

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Internal Rate of Return — Cash Value & Death Benefit

Policy Year	Age	IRR — Cash Value	IRR — Death Benefit
7	54	-33.98%	62.36%
10	57	-3.06%	36.42%
15	62	4.50%	20.35%
20	67	6.60%	14.29%
25	72	7.42%	11.43%
30	77	7.73%	9.90%
40	87	7.85%	8.52%
48	95	7.75%	8.02%

About the Company

LIBRA Insurance Partners

Your Premium Finance Partner for Wealth Transfer & Tax-Efficient Growth.

✅ **Specialized Expertise:**
A financial services firm focused exclusively on premium finance life insurance strategies for high-net-worth individuals and families.

🤝 **Strategic Partnerships:**
Our team works with leading carriers and institutional lenders to design, implement, and manage tailored premium finance arrangements.

⚙️ **End-to-End Support:**
We provide comprehensive service from initial illustration and lender placement to ongoing policy management and exit strategy planning.

🏆 **Partnering with highly rated industry leaders:**
We work with top-tier insurance carriers to ensure the strength and stability of your premium finance strategy.

📊 **Maximized Efficiency:**
Our strategies are meticulously designed to maximize wealth transfer efficiency while minimizing out-of-pocket costs.

Next Steps

Your Path Forward — Next Steps to Implement Your Premium Finance Strategy

1 **Review & Approve Illustration**
Confirm policy parameters, face amount, and loan structure with your advisor.

2 **Policy Underwriting**
Submit life insurance application to Symetra to determine risk class.

3 **Lender Application & Approval**
Complete financial underwriting requirements.

4 **Policy Issuance & Funding**
Upon approval, client pays the premium budget, posts collateral, and lender funds remaining premium directly to carrier; policy in force.

Neal Brown
LIBRA Insurance Partners

Disclosures

Important Disclosures & Assumptions

- **Informational Purposes Only:** This presentation is for informational purposes only and does not constitute financial, legal, or tax advice. Please consult your legal, tax, and financial advisors before implementing any strategy.
- **Assumed Crediting Rate:** All values shown are based on a 7.03% assumed crediting rate for the Symetra Indexed Universal Life policy and are not guaranteed. Actual results will vary based on market performance, interest rates, and other factors.
- **Not a Contract:** Life insurance policy illustrations are not contracts and do not guarantee future performance. The guaranteed elements of the policy are based on the minimum guaranteed interest rate of 0%.
- **Variable Interest Rates:** Loan interest rates are based on the Assumed Forward Curve plus a 1.90% spread. Interest rates are variable and subject to change.
- **Significant Risks:** Premium finance arrangements involve significant risks including, but not limited to: interest rate risk, collateral risk, policy lapse risk, and lender covenant risk.
- **Net Values Calculation:** Net Cash Value = Surrender Value minus Loan Balance EoY. Net Death Benefit = Gross Death Benefit minus Loan Balance EoY.
- **IRR Assumptions:** IRR calculations assume premiums are paid as illustrated and the policy performs at the assumed crediting rate.
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