YOUR FIRM

Cash Accumulation Premium Finance Life Insurance Strategy

A Tailored Wealth Transfer & Tax-Efficient Growth Solution

Client: Valued client

Prepared by: Your Firm

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 with downside protection (floor at 0%).

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, Female Age 47
- Pledges collateral to Lender
- ILIT owns policy

Pledges Collateral

Lender / Bank

- Provides premium loan to Carrier
- Holds collateral assignment on policy
- Charges SOFR + 2.05% spread

Owns Policy

Funds Premium

ILIT / Beneficiaries

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

Pays Death Benefit

Insurance Carrier

- Symetra Accumulator IUL
- Issues $25,500,000 Face Amount policy
- Policy cash value grows tax-deferred

Annual Client OOP: $300,000 (Years 1–10)

Assumed Crediting Rate: 6.00%

Policy Overview

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Key Policy & Financing Details

Symetra Accumulator IUL	
Client	Valued client (Female, Age 47)
Carrier	Symetra
Product	Accumulator IUL
Rating Class	Preferred Non-Tobacco
Face Amount	$25,549,601
Assumed Crediting Rate	6.00%
Loan Interest Rate	SOFR + 2.05% (Year 1: 5.53%)
Annual Client OOP	$300,000
Budget Payments	Years 1–10
Premium Payment Period	Years 1–4
Income Distribution	Ages 65–90

Projected Cash Flow Growth

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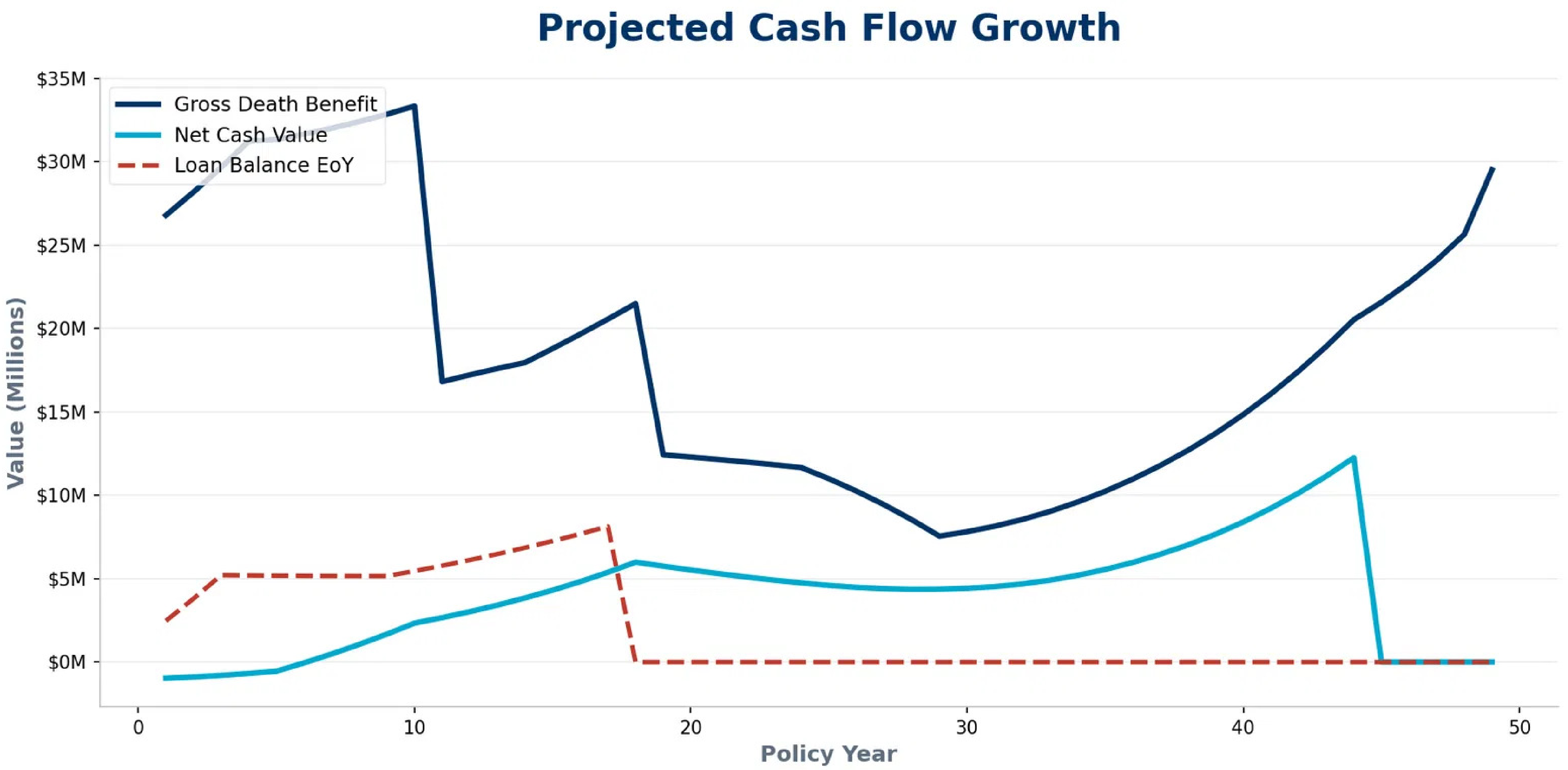

Cash Flow Model — Years 1–16

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Client: Valued client (Female, Age 47) **Policy:** Symetra Accumulator IUL ($25,500,000) **Loan Rate:** SOFR + 2.05%

Year (1)	Age (2)	Premiums Paid (3)	Policy Value (4)	Surrender Value (5)	Gross Death Benefit (6)	Loan Bal. BoY (7)	Int. Rate (8)	Interest Expense (9)	Loan Bal. EoY (10)	Collateral (11)	Net OOP (12)	Net Cash Value (13)	Net Death Benefit (14)	IRR Cash Val (15)	IRR Death Ben (16)
1	47	1,500,000	1,241,535	295,689	26,791,136	1,200,000	5.53%	67,278	2,467,278	977,195	300,000	-971,589	25,523,858	N/A	N/A
2	48	1,500,000	2,632,607	1,707,201	28,182,208	2,467,278	5.40%	135,065	3,802,342	906,397	300,000	-895,141	25,579,866	N/A	N/A
3	49	1,500,000	4,114,063	3,209,096	29,663,664	3,802,342	5.36%	206,574	5,208,916	818,929	300,000	-799,820	25,654,748	N/A	N/A
4	50	1,500,000	5,692,274	4,807,747	31,241,875	5,208,916	5.36%	282,947	5,191,863	806,346	300,000	-684,116	25,750,012	N/A	N/A
5	51	0	7,373,673	4,927,341	31,340,774	5,191,863	5.44%	286,116	5,177,979	694,075	300,000	-550,638	25,862,795	N/A	N/A
6	52	0	9,360,320	5,417,166	31,657,884	5,177,979	5.52%	289,753	5,167,733	564,538	300,000	-50,567	26,190,151	N/A	N/A
7	53	0	11,476,935	5,945,134	32,013,137	5,167,733	5.59%	293,117	5,160,850	68,110	300,000	484,284	26,552,287	N/A	N/A
8	54	0	13,731,758	6,514,691	32,409,722	5,160,850	5.66%	296,079	5,156,928	0	300,000	1,057,763	26,952,794	N/A	N/A
9	55	0	16,133,703	7,128,911	32,851,227	5,156,928	5.72%	299,122	5,156,050	0	300,000	1,672,861	27,395,177	N/A	N/A
10	56	0	18,692,502	7,792,161	33,341,762	5,156,050	5.78%	302,385	5,458,435	0	300,000	2,333,726	27,883,327	N/A	N/A
11	57	0	19,939,286	8,439,427	16,813,927	5,458,435	5.78%	320,119	5,778,554	0	0	2,660,873	11,035,373	N/A	N/A
12	58	0	21,269,029	9,136,678	17,218,909	5,778,554	5.78%	338,893	6,117,446	0	0	3,019,232	11,101,463	N/A	N/A
13	59	0	22,687,566	9,887,934	17,601,707	6,117,446	5.78%	358,767	6,476,214	0	0	3,411,720	11,125,493	N/A	N/A
14	60	0	24,201,206	10,697,596	17,957,957	6,476,214	5.78%	379,808	6,856,022	0	0	3,841,574	11,101,935	N/A	N/A
15	61	0	25,815,271	11,568,962	18,797,238	6,856,022	5.78%	402,082	7,258,104	0	0	4,310,858	11,539,134	N/A	N/A
16	62	0	27,536,496	12,506,639	19,666,128	7,258,104	5.78%	425,663	7,683,767	0	0	4,822,872	11,982,361	N/A	N/A

Cash Flow Model — Years 17–32

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Client: Valued client (Female, Age 47) **Policy:** Symetra Accumulator IUL ($25,500,000) **Loan Rate:** SOFR + 2.05%

Year (1)	Age (2)	Premiums Paid (3)	Policy Value (4)	Surrender Value (5)	Gross Death Benefit (6)	Loan Bal. BoY (7)	Int. Rate (8)	Interest Expense (9)	Loan Bal. EoY (10)	Collateral (11)	Net OOP (12)	Net Cash Value (13)	Net Death Benefit (14)	IRR Cash Val (15)	IRR Death Ben (16)
17	63	0	29,372,057	13,515,559	20,564,852	7,683,767	5.78%	450,627	8,134,394	0	0	5,381,165	12,430,458	N/A	N/A
18	64	0	31,329,553	14,600,947	21,493,449	8,134,394	5.78%	477,055	0	0	0	5,989,498	12,882,000	N/A	N/A
19	65	0	33,417,057	5,749,442	12,432,854	0	5.78%	0	0	0	885,172	5,749,442	12,432,854	N/A	N/A
20	66	0	35,641,761	5,518,571	12,290,506	0	5.78%	0	0	0	885,172	5,518,571	12,290,506	N/A	N/A
21	67	0	38,016,761	5,302,940	12,145,957	0	5.78%	0	0	0	885,172	5,302,940	12,145,957	N/A	N/A
22	68	0	40,547,552	5,100,614	11,993,698	0	5.78%	0	0	0	885,172	5,100,614	11,993,698	N/A	N/A
23	69	0	43,243,877	4,913,500	11,832,521	0	5.78%	0	0	0	885,172	4,913,500	11,832,521	N/A	N/A
24	70	0	46,116,041	4,743,638	11,661,044	0	5.78%	0	0	0	885,172	4,743,638	11,661,044	N/A	N/A
25	71	0	49,178,826	4,597,084	10,990,332	0	5.78%	0	0	0	885,172	4,597,084	10,990,332	N/A	N/A
26	72	0	52,446,043	4,478,448	10,247,513	0	5.78%	0	0	0	885,172	4,478,448	10,247,513	N/A	N/A
27	73	0	55,935,209	4,395,541	9,429,710	0	5.78%	0	0	0	885,172	4,395,541	9,429,710	N/A	N/A
28	74	0	59,663,732	4,355,525	8,531,987	0	5.78%	0	0	0	885,172	4,355,525	8,531,987	N/A	N/A
29	75	0	63,651,067	4,367,052	7,549,605	0	5.78%	0	0	0	885,172	4,367,052	7,549,605	N/A	N/A
30	76	0	67,899,928	4,421,436	7,816,432	0	5.78%	0	0	0	885,172	4,421,436	7,816,432	N/A	N/A
31	77	0	72,427,040	4,523,374	8,144,726	0	5.78%	0	0	0	885,172	4,523,374	8,144,726	N/A	N/A
32	78	0	77,257,196	4,684,972	8,547,832	0	5.78%	0	0	0	885,172	4,684,972	8,547,832	N/A	N/A

Cash Flow Model — Years 33–44

YOUR FIRM

Client: Valued client (Female, Age 47) **Policy:** Symetra Accumulator IUL ($25,500,000) **Loan Rate:** SOFR + 2.05%

Year (1)	Age (2)	Premiums Paid (3)	Policy Value (4)	Surrender Value (5)	Gross Death Benefit (6)	Loan Bal. BoY (7)	Int. Rate (8)	Interest Expense (9)	Loan Bal. EoY (10)	Collateral (11)	Net OOP (12)	Net Cash Value (13)	Net Death Benefit (14)	IRR Cash Val (15)	IRR Death Ben (16)
33	79	0	82,406,653	4,909,101	9,029,434	0	5.78%	0	0	0	**885,172**	4,909,101	9,029,434	N/A	N/A
34	80	0	87,891,892	5,198,118	9,592,712	0	5.78%	0	0	0	**885,172**	5,198,118	9,592,712	N/A	N/A
35	81	0	93,728,706	5,552,918	10,239,353	0	5.78%	0	0	0	**885,172**	5,552,918	10,239,353	N/A	N/A
36	82	0	99,934,020	5,974,707	10,971,408	0	5.78%	0	0	0	**885,172**	5,974,707	10,971,408	N/A	N/A
37	83	0	106,525,857	6,464,926	11,791,219	0	5.78%	0	0	0	**885,172**	6,464,926	11,791,219	N/A	N/A
38	84	0	113,523,269	7,025,130	12,701,294	0	5.78%	0	0	0	**885,172**	7,025,130	12,701,294	N/A	N/A
39	85	0	120,957,720	7,668,327	13,716,213	0	5.78%	0	0	0	**885,172**	7,668,327	13,716,213	N/A	N/A
40	86	0	128,854,027	8,399,861	14,842,562	0	5.78%	0	0	0	**885,172**	8,399,861	14,842,562	N/A	N/A
41	87	0	137,234,204	9,221,202	16,082,912	0	5.78%	0	0	0	**885,172**	9,221,202	16,082,912	N/A	N/A
42	88	0	146,123,246	10,135,673	17,441,835	0	5.78%	0	0	0	**885,172**	10,135,673	17,441,835	N/A	N/A
43	89	0	155,546,531	11,145,784	18,923,111	0	5.78%	0	0	0	**885,172**	11,145,784	18,923,111	N/A	N/A
44	90	0	165,532,629	12,255,985	20,532,617	0	5.78%	0	0	0	**885,172**	12,255,985	20,532,617	N/A	N/A

About the Partners

Partnering with Industry Leaders for Your Financial Security

Your Firm

Your Firm is a premier wealth management firm dedicated to serving high-net-worth individuals, families, and business owners. We specialize in comprehensive financial planning, advanced estate strategies, and custom insurance solutions designed to preserve and grow your legacy across generations.

Focus	High-Net-Worth Planning
Expertise	Advanced Wealth Transfer
Approach	Fiduciary & Objective

Symetra Life Insurance Company

Symetra is a highly rated financial services company with over 60 years of experience. Known for their financial strength and stability, Symetra provides innovative life insurance products, including the Accumulator IUL, designed to offer strong cash value growth potential and robust death benefit protection.

A.M. Best Rating	A (Excellent)
Standard & Poor's	A (Strong)
Moody's	A1 (Good)

Next Steps

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Implementation Timeline & Process

1

Medical Underwriting

Complete formal application and schedule a brief paramedical exam to secure the Preferred Non-Tobacco rating class with Symetra.

2

Lender Approval

Submit financial documentation to the lending institution to secure the premium finance loan facility and finalize collateral requirements.

3

Trust Formation

Work with your estate planning attorney to draft and execute the Irrevocable Life Insurance Trust (ILIT) to own the policy.

4

Policy Funding

Execute collateral assignment, finalize loan documents, and initiate the first premium payment to put the policy in force.

Important Disclosures

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Not an Offer or Contract

This presentation is for informational and educational purposes only and does not constitute an offer to sell, a solicitation to buy, or a contract for any insurance or financial product. The information contained herein is a summary and is subject to the terms, conditions, and limitations of the actual policy contracts and loan agreements.

Hypothetical Projections

The cash flow models, policy values, and death benefits shown are hypothetical projections based on the assumed crediting rates and loan interest rates specified. Actual results will vary, perhaps significantly, depending on actual market performance, changes in loan interest rates, policy charges, and the timing of premium payments. These projections are not guarantees of future performance.

Interest Rate Risk

Premium finance strategies involve borrowing money to pay life insurance premiums. The loan interest rate is typically variable and tied to an index such as SOFR (Secured Overnight Financing Rate). If loan interest rates rise higher than projected, or if policy crediting rates fall lower than projected, the client may be required to post additional collateral or pay more out-of-pocket to sustain the strategy.

Collateral Requirements

The lender will require collateral to secure the premium finance loan. The primary collateral is the cash surrender value of the life insurance policy. If the policy's cash value is insufficient to fully secure the loan, the client must pledge outside assets (such as cash, marketable securities, or real estate) to cover the shortfall. The value of outside collateral required will fluctuate based on policy performance and loan balances.

Tax and Legal Advice

Your Firm and its representatives do not provide tax or legal advice. The estate planning, wealth transfer, and tax-free death benefit strategies discussed rely on current tax laws and the proper drafting and administration of legal structures, such as an Irrevocable Life Insurance Trust (ILIT). Clients should consult with their independent tax advisors and legal counsel regarding their specific situation.

Carrier and Product Information

Life insurance guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company (Symetra Life Insurance Company). The Accumulator IUL is an indexed universal life insurance policy. It is not a registered security or an investment in the stock market. Policyholders do not directly participate in any stock or equity investments.