WINTRUST
LIFE FINANCE
wintrustlife.com

LIFE INSURANCE FINANCING
CREDIT APPLICATION CHECKLIST

If this is your first time obtaining life insurance premium financing with Wintrust Life Finance (Wintrust Life), we recommend contacting your regional vice president of sales. Our team is highly experienced and will be happy to walk you through the process and answer your questions. However, if you and the client are ready to start immediately, we have provided a list of the documentation necessary to begin the financial underwriting process.

IMPORTANT CONTACTS:

MARK STORMS, CLU, CHFC
Vice President, Eastern Region
856-727-1410 | mstorms@wintrust.com

PATRICE LOUIS
Vice President, Northwest Region
773-344-2923 | plouis@wintrust.com

AMANDA Z. ELDRIDGE, CLU, CHFC
Vice President, Southwest Region
512-694-6784 | aeldridge@wintrust.com

NEW BUSINESS DEPARTMENT
888-747-4762

INDIVIDUAL OR TRUST BORROWER/GUARANTOR:

- Cover letter including background on client, loan structure, etc.
- Signed Wintrust Life credit application (insured, borrower, and guarantor signatures required)
- Signed and dated personal financial statement (less than six months old)
- Bank and brokerage statements to support liquid assets on personal financial statement
- Previous two years' complete tax returns
- Insurance carrier illustration(s)
- Copy of valid government-issued ID from all parties to the loan
- Complete copy of executed trust (not needed for initial financial underwriting)

CORPORATE BORROWER/GUARANTOR:

- Cover letter including background on client, loan structure, etc.
- Signed Wintrust Life credit application (insured, borrower, and guarantor signatures required)
- Insurance carrier illustration(s)
- Copy of valid government-issued ID from all parties to the loan
- Consolidated corporate financial statements for the previous two years, plus interim statements for cash flow, income, and balance sheet
- Previous two years' corporate tax returns
- Corporate formation documents (not needed for initial financial underwriting)

Once all information has been obtained, please submit the transaction via overnight mail to:

Wintrust Life Finance
Attn: New Business Department
One Newark Center | Suite 2200 | 1085 Raymond Blvd. | Newark, NJ 07102

Or, email copies of the relevant documents to the New Business Department at: submit@wintrust.com.

Upon receipt, a new business loan analyst will contact you within two business days.