



FIRST INSURANCE®
— LIFE DIVISION — FUNDING
A WINTRUST COMPANY

life.firstinsurancefunding.com

WHY PREMIUM FINANCING?

Top Reasons To Finance Life Insurance Premiums

1. **LEVERAGE** – Most self-made millionaires are comfortable leveraging their assets and have used that to create wealth. Premium finance permits clients to leverage their current assets and the policy's cash surrender value to obtain the coverage they need.
2. **TAX SAVINGS** – By paying interest instead of premiums and structuring ownership of the life insurance properly, clients can minimize gift and estate taxes. Premium financing can help clients use more of their annual gifting exclusions rather than tapping prematurely into lifetime exemptions.
3. **RETAINED CAPITAL** – Many high net worth clients earn double-digit returns on their investments, be it in their business, real estate or investments. Premium finance allows those clients to keep their money working for them in those high returning asset classes.
4. **INCREASED IRR** – Utilizing premium finance reduces client outlay in the early years thereby increasing long term IRR.

Top Reasons To Finance With First Insurance Funding

1. **NO REVENUE SHARING** – We do not participate in the insurance commission.
2. **EXPERIENCE** – We employ 25+ professionals with years of experience in life insurance premium financing.
3. **COMMITMENT** – We have not missed any scheduled premium payments for qualifying borrowers in our 17 years in business.
4. **NO FEES** – We do not require origination, annual maintenance, trust or legal fees.
5. **NO PREPAYMENT PENALTIES** – We permit loan payoffs in whole or in part, at any time, without penalty.
6. **NO RELOCATION OF INVESTMENT PORTFOLIOS** – Clients do not have to move investment portfolios to us in order to secure loans with us.
7. **OUR OWN CAPITAL** – We are a wholly-owned indirect subsidiary of Wintrust Financial Corporation, a bank holding company that owns 15 individually chartered banks with over 140 locations. We obtain our funds directly from the Wintrust family of community banks.
8. **EASE OF DOING BUSINESS** – Our experience, and the fact that our employees are not shared with any other business line means that we have the know-how and resources to turn around and fund transactions quickly and efficiently.
9. **WE UNDERSTAND INSURANCE** – We know the intricacies of insurance products and how they are used in various planning scenarios. In fact, many of our staff hold advanced planning designations and frequently work with insurance companies in promoting premium finance.

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WINTRUST

PROUD TO BE A WINTRUST COMPANY. We are nearly 3,500 community and commercial bankers, home loan officers, financial advisors and specialty lenders focused solely on our customers and the communities in which they live. We all have the same mission: to provide best-in-class financial services to all of our customers, be the local alternative to the big banks, and improve the communities we call home.

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