

Customized
Premium Finance Illustration
prepared for
Valued Client



Prepared by
Valued Advisor
Northstar Funding Partners

This supplemental illustration is hypothetical and not intended to be a projection of future values and must be accompanied by a complete product illustration.

Analytical Model Prepared for Valued Client by Valued Advisor

Bank Page / Out-of-Pocket Fees

Age	*** Year	Policy Loan Amount	5 Yr Loan w/All Fee's	10 Yr Loan w/All Fee's	15 Yr Loan w/All Fee's	Arrangement Fee 0.50%	Estimated Collateral Range *(ECR)	Estimated Annual Interest Payable	Annual Policy Loan or Withdrawal	Estimated Annual Costs Payable	Cumulative Annual Fees Paid
Day 1 Requirements		\$4,854,680	\$2,451,613	\$4,878,953	\$4,878,953	\$24,273	\$133,525	\$45,000	\$0	\$45,000	\$45,000
51	1					\$0	\$133,525	\$45,000	\$0	\$45,000	\$45,000
52	2					\$0	\$246,690	\$45,000	\$0	\$45,000	\$90,000
53	3					\$0	\$405,151	\$45,000	\$0	\$45,000	\$135,000
54	4		5yr Accrued Loan			\$0	\$535,438	\$45,000	\$0	\$45,000	\$180,000
55	5		\$2,509,069			\$0	\$656,299	\$45,000	\$0	\$45,000	\$225,000
56	6					\$0	\$710,710	\$45,000	\$0	\$45,000	\$270,000
57	7					\$0	\$693,862	\$45,000	\$0	\$45,000	\$315,000
58	8					\$0	\$671,639	\$45,000	\$0	\$45,000	\$360,000
59	9		10yr Accrued Loan			\$0	\$644,706	\$45,000	\$0	\$45,000	\$405,000
60	10		\$5,625,756			\$0	\$613,404	\$45,000	\$0	\$45,000	\$450,000
61	11					\$0	\$513,824	\$0	\$0	\$0	\$450,000
62	12					\$0	\$408,049	\$0	\$0	\$0	
63	13					\$0	\$295,869	\$0	\$0	\$0	
64	14		15yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
65	15		\$0			\$0	\$0	\$0	\$0	\$0	
66	16					\$0	\$0	\$0	\$0	\$0	
67	17					\$0	\$0	\$0	\$0	\$0	
68	18					\$0	\$0	\$0	\$0	\$0	
69	19		20yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
70	20		\$0			\$0	\$0	\$0	\$0	\$0	
71	21					\$0	\$0	\$0	\$0	\$0	
72	22					\$0	\$0	\$0	\$0	\$0	
73	23					\$0	\$0	\$0	\$0	\$0	
74	24		25yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
75	25		\$0			\$0	\$0	\$0	\$0	\$0	
76	26					\$0	\$0	\$0	\$0	\$0	
77	27					\$0	\$0	\$0	\$0	\$0	
78	28					\$0	\$0	\$0	\$0	\$0	
79	29		30yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
80	30		\$0			\$0	\$0	\$0	\$0	\$0	
81	31					\$0	\$0	\$0	\$0	\$0	
82	32					\$0	\$0	\$0	\$0	\$0	
83	33					\$0	\$0	\$0	\$0	\$0	
84	34		35yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
85	35		\$0			\$0	\$0	\$0	\$0	\$0	
86	36					\$0	\$0	\$0	\$0	\$0	
87	37					\$0	\$0	\$0	\$0	\$0	
88	38					\$0	\$0	\$0	\$0	\$0	
89	39		40yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
90	40		\$0			\$0	\$0	\$0	\$0	\$0	
91	41					\$0	\$0	\$0	\$0	\$0	
92	42					\$0	\$0	\$0	\$0	\$0	
93	43					\$0	\$0	\$0	\$0	\$0	
94	44		45yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
95	45		\$0			\$0	\$0	\$0	\$0	\$0	
96	46					\$0	\$0	\$0	\$0	\$0	
97	47					\$0	\$0	\$0	\$0	\$0	
98	48					\$0	\$0	\$0	\$0	\$0	
99	49		50yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	
100	50		\$0			\$0	\$0	\$0	\$0	\$0	

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Analytical Model Prepared for Valued Client by Valued Advisor
Premium Financing for Life Insurance Cost Analysis

Index UL Carrier

Illustration reflects end of the year values.													
*** Age Year		Total Premium Schedule	Projected End of Year Loan Balance	Estimated Interest Rate	Projected Annual Loan Interest	Annual Client Contribution	Hypothetical Loan Pay Off and / or Income	Estimated Out of Pocket Cost-Interest, LOC, Other	Illustrated Life Policy Cash Surrender Value	Basic Collateral Calculation	Estimated Collateral Range *(ECR)	Gross Death Benefit	Net Death Benefit After Loan Repayment
Day 1 Requirements			\$482,842	3.25%	\$16,797			\$45,000	\$349,317	\$133,525	\$133,525	\$10,767,831	\$10,284,989
51	1	\$485,468	\$482,842	3.25%	\$16,797	\$45,000	\$0	\$45,000	\$349,317	\$133,525	\$133,525	\$10,767,831	\$10,284,989
52	2	\$485,468	\$958,870	3.35%	\$32,890	\$45,000	\$0	\$45,000	\$712,180	\$246,690	\$246,690	\$11,223,808	\$10,264,938
53	3	\$485,468	\$1,454,030	3.45%	\$50,523	\$45,000	\$0	\$45,000	\$1,199,541	\$254,489	\$405,151	\$11,707,792	\$10,253,762
54	4	\$485,468	\$1,970,119	3.55%	\$69,810	\$45,000	\$0	\$45,000	\$1,640,760	\$329,359	\$535,438	\$12,222,289	\$10,252,170
55	5	\$485,468	\$2,509,069	3.65%	\$90,874	\$45,000	\$0	\$45,000	\$2,118,905	\$390,164	\$656,299	\$12,769,676	\$10,260,607
56	6	\$485,468	\$3,072,965	3.75%	\$113,854	\$45,000	\$0	\$45,000	\$2,701,572	\$371,393	\$710,710	\$13,352,239	\$10,279,274
57	7	\$485,468	\$3,664,052	3.85%	\$138,901	\$45,000	\$0	\$45,000	\$3,396,831	\$267,221	\$693,862	\$13,972,358	\$10,308,307
58	8	\$485,468	\$4,284,758	3.95%	\$166,181	\$45,000	\$0	\$45,000	\$4,132,112	\$152,646	\$671,639	\$14,632,394	\$10,347,636
59	9	\$485,468	\$4,937,712	4.05%	\$195,877	\$45,000	\$0	\$45,000	\$4,909,659	\$28,053	\$644,706	\$15,334,800	\$10,397,088
60	10	\$485,468	\$5,625,756	4.15%	\$228,187	\$45,000	\$0	\$45,000	\$5,732,333	\$0	\$613,404	\$16,082,333	\$10,456,577
61	11	\$4,854,680	\$5,888,954	4.25%	\$242,415	\$0	\$0	\$0	\$6,147,220	\$0	\$513,824	\$16,497,220	\$10,608,266
62	12	\$0	\$6,170,969	4.35%	\$259,727	\$0	\$0	\$0	\$6,590,714	\$0	\$408,049	\$16,940,714	\$10,769,745
63	13	\$0	\$6,473,308	4.45%	\$278,422	\$0	\$0	\$0	\$7,064,774	\$0	\$295,869	\$17,414,774	\$10,941,466
64	14	\$0	Loan Retired				\$6,473,308	\$0	\$733,792	\$0	\$0	\$10,733,792	\$10,733,792
65	15	\$0	\$0		\$0	\$0	\$0	\$0	\$890,397	\$0	\$0	\$10,890,397	\$10,890,397
66	16	\$0	\$0		\$0	\$0	\$0	\$0	\$1,063,557	\$0	\$0	\$10,763,557	\$10,763,557
67	17	\$0	\$0		\$0	\$0	\$0	\$0	\$1,253,477	\$0	\$0	\$10,953,477	\$10,953,477
68	18	\$0	\$0		\$0	\$0	\$0	\$0	\$1,463,067	\$0	\$0	\$10,763,067	\$10,763,067
69	19	\$0	\$0		\$0	\$0	\$0	\$0	\$1,691,779	\$0	\$0	\$10,991,779	\$10,991,779
70	20	\$0	\$0		\$0	\$0	\$0	\$0	\$1,940,417	\$0	\$0	\$11,240,417	\$11,240,417
71	21	\$0	\$0		\$0	\$0	\$0	\$0	\$2,209,631	\$0	\$0	\$11,509,631	\$11,509,631
72	22	\$0	\$0		\$0	\$0	\$0	\$0	\$2,499,389	\$0	\$0	\$11,799,389	\$11,799,389
73	23	\$0	\$0		\$0	\$0	\$0	\$0	\$2,809,933	\$0	\$0	\$12,109,933	\$12,109,933
74	24	\$0	\$0		\$0	\$0	\$0	\$0	\$3,141,209	\$0	\$0	\$12,441,209	\$12,441,209
75	25	\$0	\$0		\$0	\$0	\$0	\$0	\$3,493,035	\$0	\$0	\$12,793,035	\$12,793,035
76	26	\$0	\$0		\$0	\$0	\$0	\$0	\$3,864,993	\$0	\$0	\$13,164,993	\$13,164,993
77	27	\$0	\$0		\$0	\$0	\$0	\$0	\$4,261,356	\$0	\$0	\$13,561,356	\$13,561,356
78	28	\$0	\$0		\$0	\$0	\$0	\$0	\$4,682,498	\$0	\$0	\$13,982,498	\$13,982,498
79	29	\$0	\$0		\$0	\$0	\$0	\$0	\$5,128,654	\$0	\$0	\$14,428,654	\$14,428,654
80	30	\$0	\$0		\$0	\$0	\$0	\$0	\$5,599,892	\$0	\$0	\$14,899,892	\$14,899,892
81	31	\$0	\$0		\$0	\$0	\$0	\$0	\$6,095,978	\$0	\$0	\$15,395,978	\$15,395,978
82	32	\$0	\$0		\$0	\$0	\$0	\$0	\$6,610,368	\$0	\$0	\$15,910,368	\$15,910,368
83	33	\$0	\$0		\$0	\$0	\$0	\$0	\$7,139,449	\$0	\$0	\$16,439,449	\$16,439,449
84	34	\$0	\$0		\$0	\$0	\$0	\$0	\$7,678,500	\$0	\$0	\$16,978,500	\$16,978,500
85	35	\$0	\$0		\$0	\$0	\$0	\$0	\$8,221,354	\$0	\$0	\$17,521,354	\$17,521,354
86	36	\$0	\$0		\$0	\$0	\$0	\$0	\$8,754,717	\$0	\$0	\$18,054,717	\$18,054,717
87	37	\$0	\$0		\$0	\$0	\$0	\$0	\$9,274,114	\$0	\$0	\$18,574,114	\$18,574,114
88	38	\$0	\$0		\$0	\$0	\$0	\$0	\$9,767,768	\$0	\$0	\$19,067,768	\$19,067,768
89	39	\$0	\$0		\$0	\$0	\$0	\$0	\$10,219,352	\$0	\$0	\$19,519,352	\$19,519,352
90	40	\$0	\$0		\$0	\$0	\$0	\$0	\$10,609,713	\$0	\$0	\$19,909,713	\$19,909,713
91	41	\$0	\$0		\$0	\$0	\$0	\$0	\$10,921,208	\$0	\$0	\$20,221,208	\$20,221,208
92	42	\$0	\$0		\$0	\$0	\$0	\$0	\$11,128,836	\$0	\$0	\$20,428,836	\$20,428,836
93	43	\$0	\$0		\$0	\$0	\$0	\$0	\$11,210,664	\$0	\$0	\$20,510,664	\$20,510,664
94	44	\$0	\$0		\$0	\$0	\$0	\$0	\$11,142,317	\$0	\$0	\$20,442,317	\$20,442,317
95	45	\$0	\$0		\$0	\$0	\$0	\$0	\$10,908,546	\$0	\$0	\$20,208,546	\$20,208,546
96	46	\$0	\$0		\$0	\$0	\$0	\$0	\$10,509,069	\$0	\$0	\$19,809,069	\$19,809,069
97	47	\$0	\$0		\$0	\$0	\$0	\$0	\$9,900,820	\$0	\$0	\$19,200,820	\$19,200,820
98	48	\$0	\$0		\$0	\$0	\$0	\$0	\$9,059,882	\$0	\$0	\$18,359,882	\$18,359,882
99	49	\$0	\$0		\$0	\$0	\$0	\$0	\$7,920,909	\$0	\$0	\$17,220,909	\$17,220,909
100	50	\$0	\$0		\$0	\$0	\$0	\$0	\$6,413,435	\$0	\$0	\$15,713,435	\$15,713,435

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Client Signature

Dated

Advisor Signature

Dated



Prepared
for
Valued Client
by
Valued Advisor

Advanced Insurance Planning

Analytical Model Summary

Arrangement Fee Needed to Start Program	Rolled Up	
Estimated Collateral Needed to Start Program	\$133,525	
Estimated LOC Cost Needed to Start Program	\$0	
<u>Projected Lifetime Costs of Premium Finance Program</u>		
Total Cost Payable	\$450,000	
Minimum Net Death Benefit	\$10,252,170	
Maximum Net Death Benefit	\$20,510,664	
<u>Guaranteed Costs of Competitive Traditional Program</u>		
Annual Guaranteed Premium Cost	\$92,971	
Total Guarantee Lifetime Cost	\$4,648,550	
Guaranteed Death Benefit	\$10,000,000	
	Cost Savings @ 0.00%	\$944,565
<u>Premium Finance vs GPUL</u> <u>15 Year Cost Savings</u>	Cost Savings @ 4.00%	\$1,252,457
	Cost Savings @ 7.00%	\$1,566,745

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Analytical Model Prepared for Valued Client by Valued Advisor

Non-Financed Life Insurance - vs - Premium Finance

PennMutual Protector GPUL

Age	Yr	Premiums		Death Benefit	Premium Finance VS Guaranteed Premium UL Reinvested at 7%
		Annual	Accrued		
51	1	\$92,971	\$92,971	\$10,000,000	\$51,329
52	2	\$92,971	\$185,942	\$10,000,000	\$106,251
53	3	\$92,971	\$278,913	\$10,000,000	\$165,018
54	4	\$92,971	\$371,884	\$10,000,000	\$227,898
55	5	\$92,971	\$464,855	\$10,000,000	\$295,180
56	6	\$92,971	\$557,826	\$10,000,000	\$367,171
57	7	\$92,971	\$650,797	\$10,000,000	\$444,202
58	8	\$92,971	\$743,768	\$10,000,000	\$526,625
59	9	\$92,971	\$836,739	\$10,000,000	\$614,818
60	10	\$92,971	\$929,710	\$10,000,000	\$709,184
61	11	\$92,971	\$1,022,681	\$10,000,000	\$858,306
62	12	\$92,971	\$1,115,652	\$10,000,000	\$1,017,866
63	13	\$92,971	\$1,208,623	\$10,000,000	\$1,188,596
64	14	\$92,971	\$1,301,594	\$10,000,000	\$1,371,277
65	15	\$92,971	\$1,394,565	\$10,000,000	\$1,566,745
66	16	\$92,971	\$1,487,536	\$10,000,000	\$1,775,896
67	17	\$92,971	\$1,580,507	\$10,000,000	\$1,999,688
68	18	\$92,971	\$1,673,478	\$10,000,000	\$2,239,145
69	19	\$92,971	\$1,766,449	\$10,000,000	\$2,495,364
70	20	\$92,971	\$1,859,420	\$10,000,000	\$2,769,518
71	21	\$92,971	\$1,952,391	\$10,000,000	\$3,062,864
72	22	\$92,971	\$2,045,362	\$10,000,000	\$3,376,743
73	23	\$92,971	\$2,138,333	\$10,000,000	\$3,712,594
74	24	\$92,971	\$2,231,304	\$10,000,000	\$4,071,955
75	25	\$92,971	\$2,324,275	\$10,000,000	\$4,456,470
76	26	\$92,971	\$2,417,246	\$10,000,000	\$4,867,902
77	27	\$92,971	\$2,510,217	\$10,000,000	\$5,308,134
78	28	\$92,971	\$2,603,188	\$10,000,000	\$5,779,183
79	29	\$92,971	\$2,696,159	\$10,000,000	\$6,283,205
80	30	\$92,971	\$2,789,130	\$10,000,000	\$6,822,508
81	31	\$92,971	\$2,882,101	\$10,000,000	\$7,399,562
82	32	\$92,971	\$2,975,072	\$10,000,000	\$8,017,011
83	33	\$92,971	\$3,068,043	\$10,000,000	\$8,677,680
84	34	\$92,971	\$3,161,014	\$10,000,000	\$9,384,597
85	35	\$92,971	\$3,253,985	\$10,000,000	\$10,140,998
86	36	\$92,971	\$3,346,956	\$10,000,000	\$10,950,347
87	37	\$92,971	\$3,439,927	\$10,000,000	\$11,816,350
88	38	\$92,971	\$3,532,898	\$10,000,000	\$12,742,973
89	39	\$92,971	\$3,625,869	\$10,000,000	\$13,734,460
90	40	\$92,971	\$3,718,840	\$10,000,000	\$14,795,352
91	41	\$92,971	\$3,811,811	\$10,000,000	\$15,930,505
92	42	\$92,971	\$3,904,782	\$10,000,000	\$17,145,119
93	43	\$92,971	\$3,997,753	\$10,000,000	\$18,444,757
94	44	\$92,971	\$4,090,724	\$10,000,000	\$19,835,369
95	45	\$92,971	\$4,183,695	\$10,000,000	\$21,323,323
96	46	\$92,971	\$4,276,666	\$10,000,000	\$22,915,435
97	47	\$92,971	\$4,369,637	\$10,000,000	\$24,618,995
98	48	\$92,971	\$4,462,608	\$10,000,000	\$26,441,803
99	49	\$92,971	\$4,555,579	\$10,000,000	\$28,392,208
100	50	\$92,971	\$4,648,550	\$10,000,000	\$30,479,142

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NORTHSTAR FUNDING PARTNERS

PREMIUM FINANCE – STEP BY STEP BUSINESS, AND TRUST BASED LOANS

Northstar Funding Partners (NSFP) provides you and your clients a refined and easy-to-follow process for completing premium financed life insurance cases – a process supported

decades of experience and thousands of placed cases. The following is an overview of the fundamental steps involved in the majority of cases.

1

Compliant illustrations and policy, case design – multiple iterations

2

Review collateral and stress test arrangement

3

Presentation of preliminary terms (interest rates, fees, other)

4

Pre-vetted borrowing vehicle (trust, corporation, special purpose vehicle)

5

Life company due diligence and compliance review

6

Loan application and preliminary documentation

7

Loan underwriting and completion of requirements

8

Loan approval and final documentation set

9

Securing collateral, underwriting approval and file audit

10

Funding drawdown

11

Ongoing management and loan administration



Please refer to the next page to earn more about documentation and specific requirements.

THE FOLLOWING ARE REQUIRED BEFORE A CASE CAN BE SUBMITTED AND PROCESSED.
FUNDING IS NOT APPROVED UNTIL SUCCESSFUL COMPLETION OF UNDERWRITING.

BUSINESS BORROWER (CORPORATIONS : S - C O R P & C - C O R P)

- Completed Business Borrower Loan Underwriting Form (LUF)
- Copy of Driver's License from the owner(s) of the Corporation
- Copy of Driver's License from Policy Owners (if different from above)
- Corporate tax returns – complete with all schedules – signed and dated (last 2 consecutive years)
- Individual tax returns – complete with all schedules – signed and dated (last 2 consecutive years from all owners of the Corporation)
- State Certified Copy of Articles of Incorporation
- A Corporate Resolution authorizing the Loan signed by ALL Board Members
- If Borrowing Corporation is less than 2 years old, the EIN letter issued by the US government
- NSFP Loan Model (Quick View)

BUSINESSBORROWER (FAMILYLIMITEDPARTNERSHIP)

- Completed Business Borrower Loan Underwriting Form (LUF)
- Copy of Driver's License from General Partner signing for Loan
- Copy of Driver's License from Policy Owner if different from General Partner
- FLP tax returns – complete with all schedules – signed and dated (last 2 consecutive years)

BUSINESSBORROWER(LLC/LLP)

- Completed Business Borrower Loan Underwriting Form (LUF)
- Copy of Driver's License from each Member of the LLC or LLP
- Copy of Driver's License from Policy Owner if different from Member
- LLC/LLP tax returns – complete with all schedules – signed and dated (last 2 consecutive years)
- Individual tax returns – complete with all schedules – signed and dated (last 2 consecutive years) from any General Partner of the FLP
- State Certified Copy of Articles of Organization
- A Borrower Resolution or the Operating Agreement authorizing the Loan signed by ALL Members
- If Borrowing LLC/LLP is less than 2 years old, the EIN letter issued by the US government
- NSFP Loan Model (Quick View)
- Individual tax returns – complete with all schedules – signed and dated (last 2 consecutive years) from any
- General Partner of the FLP
- State Certified Copy of Articles of Organization
- A Borrower Resolution or the Operating Agreement authorizing the Loan signed by ALL General Partners
- If Borrowing FLP is less than 2 years old, the EIN letter issued by the US government
- NSFP Loan Model (Quick View)



NORTHSTAR FUNDING PARTNERS DOCUMENTATION & REQUIREMENTS

COLLATERAL ARRANGEMENTS

One of the most important aspects of any financing transaction is the collateral. NSFP provides a range of collateral options to address differing client settings and long-term planning objectives.

In addition to a percentage of the Lender Acceptable Cash Surrender Value of the financed life policy other possible forms of collateral:

- Cash and cash equivalents 1
 - Certificates of Deposit
 - Time deposits
- Savings accounts
 - Money markets
- Marketable securities 1
 - Mutual funds
 - Individual equities
 - Fixed income securities
 - Exchange traded funds
 - Other registered investment products
- Cash surrender value of acceptable life insurance policies 1
- Asset Backed Standby Letter of Credit issued by acceptable financial institution 2
- Real estate 3

(1) Control agreement, custody arrangement or assignment required

(2) Limited to Lender approved underwriting applicability, conditions and other requirements

(3) Certain restrictions and other conditions apply including but not limited to: location, independent appraisal, encumbrance, property type and purpose and use

Note: not all forms of collateral are available or accept-able for certain loan situations. Some assets may need to be deposited with a specific financial institution.

NSFP will assist with all aspects of evaluating and securing appropriate collateral.

IMPORTANT INSTRUCTIONS: All relevant sections of the loan application should be completed. When referencing schedules or other financial information the application must summarize that information. Any application that references other documentation (in lieu of completing the form) will be returned. Assets, liabilities and other financial data should equate when being listed and totaled. Discrepancies in financial information will delay processing. In the case of a business/commercial loan and multiple insureds, each insured must complete a loan application. Respective percentage ownership of assets, etc. should be indicated. Particular attention should be directed to personal versus corporate-owned assets. For example, when applying for a non-business loan (e.g. trust) real estate and other properties, held in a corporation, should not be included. Survivorship cases (two insureds) require two individually completed and executed loan applications. In the event of two guarantors each guarantor must complete and sign a distinct loan application (multiple signatures on a single loan application will not be accepted).

Please send all information to:

Note: Original documents are often required.
NSFP will notify you accordingly.

Northstar Funding Partners

ATTN: PAMELA COULTER
42104 N Venture Dr. Bldg. D, Ste 122
Anthem, AZ 85086

P: 1.888.282.2092

F: 623.337.5621

E: pcoulter@northstarfundingpartners.com

W: northstarfundingpartners.com

THE FOLLOWING ARE REQUIRED BEFORE A CASE CAN BE SUBMITTED AND PROCESSED.
FUNDING IS NOT APPROVED UNTIL SUCCESSFUL COMPLETION OF UNDERWRITING.

TRUST BORROWER

- Completed Trust Borrower Loan Underwriting Form (LUF)
- Tax returns—signed and dated from either the Trust (if available) and/or Trust Grantor/Insured (last 2 consecutive years) ¹
- Copy of Grantor(s) and Trustee(s) Driver's License
- Executed Certification of Trust signed by All Trustees
- NSFP Loan Model (Quick View)

(1) All pages are required including completed STATEMENTS AND SCHEDULES.

COLLATERAL ARRANGEMENTS

One of the most important aspects of any financing transaction is the collateral. NSFP provides a range of collateral options to address differing client settings and long-term planning objectives.

In addition to a percentage of the Lender Acceptable Cash Surrender Value of the financed life policy other possible forms of collateral:

- Cash and cash equivalents ¹
- Certificates of Deposit
- Time deposits

COLLATERAL ARRANGEMENTS CONTINUED

- Savings accounts
 - Money markets
- Marketable securities ¹
 - Mutual funds
 - Individual equities
 - Fixed income securities
 - Exchange traded funds
 - Other registered investment products
- Cash surrender value of acceptable life insurance policies ¹
- Asset Backed Standby Letter of Credit issued by acceptable financial institution ²
- Real estate ³

(1) Control agreement, custody arrangement or assignment required

(2) Limited to Lender approved underwriting applicability, conditions and other requirements

(3) Certain restrictions and other conditions apply including but not limited to: location, independent appraisal, encumbrance, property type and purpose and use

Note: not all forms of collateral are available or accept-able for certain loan situations. Some assets may need to be deposited with a specific financial institution.

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