



GLOBAL WEALTH

Life Insurance Premium Financing Tailor-Made Solutions

Life Insurance is a powerful tool to create liquidity to solve challenges that arise as part of the wealth and succession planning process of prominent families.

Putting in place a high value life insurance policy comes with high premiums. As a result, many clients elect to finance the costs of it with a loan collateralized by the cash surrender value of the policy and marketable securities.



POTENTIAL BENEFITS OF FINANCING THE PREMIUMS



Ensure you get the adequate amount of coverage needed without affecting your cash flow or depleting other assets to pay for it.



Retain your capital to be used for investing rather than paying outright for life insurance premiums.



By not paying the premiums directly, your money has the opportunity to outperform the borrowing costs of the loan.



The funds that the trust borrows to pay the premiums and interest expenses are potentially available free of gift taxes.



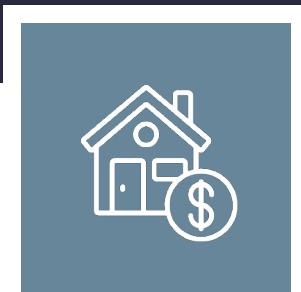
Create an alternative liquid asset class through the cash values of the policy, which you can access during your lifetime in a tax efficient manner once the bank loan has been repaid.

CONSIDERATIONS:

As part of our education process, we collaborate with the family's wealth, legal and tax Advisors to evaluate the inherent variables of a borrowing strategy, including interest rate fluctuation, market volatility, the possibility of collateral shortfall, etc.

HIGH LEVEL SOLUTIONS

We provide tailored-made solutions to provide liquidity through life insurance premium financing to address different challenges of your wealth and succession planning process.



ESTATE TAXES:

Utilize life insurance to pay off the estate taxes due upon death, reducing the risk of asset liquidation.



DEBT PAYOFF:

Guarantee liquidity to pay off remaining debt such as business loans or personal loans.



ESTATE EQUALIZATION:

Ensure the next generation is provided for equally.



INCOME PROTECTION:

Protect the lifestyle heirs are accustomed to.



ALTERNATIVE ASSET CLASS:

The cash surrender value within the policy can be accessed during the lifetime of the Insured tax-favored as an alternative liquid asset.



FUNDING OF BUY-SELL AGREEMENTS:

Implement life insurance to fund a buy-sell agreement helping to safeguard the business's continuity.



FUNDING OF CHARITABLE CAUSES:

Protect the continued services of your preferred charitable causes.



PROVIDE A LEGACY:

Ensure future generations are provided for responsibly.

THE ESTATE STRUCTURE

In the early years of the policy, before the policy's cash value accrues, additional collateral is pledged to support the loan.

Trust or Entity repays the loan as the cash value accrues, or you repay with personal assets.



CLIENT

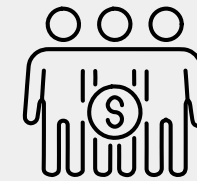
COLLATERAL AND INTERESTS PAYMENTS



BANK

LOAN

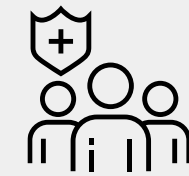
COLLATERAL ASSIGNMENT



TRUST or ENTITY

PREMIUMS

LIFE INSURANCE CONTRACT



LIFE INSURANCE COMPANY

The Bank advances the funds to cover the annual insurance premiums.

Pursuant to the terms of the trust or entity, the assets, less the loan repayment amount, are distributed to the beneficiaries free of estate and income taxes.



BENEFICIARIES

In-Force Premium Financed Life Insurance Analysis

Client: Carlos Blanco Sanchez	Policy Crediting Rate: 0% Yrs. 3 & 4 then 5.48%-M	Initial Loan Rate: 2.75%
Client Age: 36	1035 Exchange Amount: \$0.00	Loan Spread: Mo. SOFR +220bps
Rate Class: Male Preferred NS	Initial Death Benefit: \$20,000,000	Loan Type: Floating Rate
Life Carrier: Hancock		

Life Insurance Policy Details		Premium Finance Loan Details							Projected Benefits				Tax-Equivalent Yield		
Beg. Of Year	Annual Policy Premium	Cash Surrender Value	Gross Death Benefit	Projected Ann. Loan Rate	Annual Interest Due	Client Ann. Loan Payment	Cumulative Loan Balance	Projected Collateral At 95%	Death Benefit Net of Lender Loan	Projected Surplus Cash Value	Internal Rate of Return Net Cash Value	Internal Rate of Return Net DB	Net Cash Value	Net Death Benefit	
Year	Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	36	576,026	309,396	20,558,292	2.75%	15,841	60,000	531,867	(237,941)	20,026,425			33277.38%		55462.29%
2	37	576,026	721,468	20,965,541	3.00%	33,237	60,000	1,087,423	(402,029)	19,878,118			1670.86%		2784.76%
3	38	576,026	1,112,666	21,354,026	4.00%	66,538	60,000	1,668,287	(611,255)	19,685,739			553.34%		922.23%
4	39	576,026	1,540,782	21,754,308	7.36%	165,181	60,000	2,349,494	(885,752)	19,404,814			294.60%		491.00%
5	40	576,026	2,160,509	22,364,615	7.41%	216,781	60,000	3,082,301	(1,029,818)	19,282,314			192.01%		320.02%
6	41	576,026	2,818,300	23,010,248	6.71%	245,474	100,000	3,803,801	(1,126,416)	19,206,447			138.97%		231.61%
7	42	576,026	3,512,062	23,693,760	5.71%	250,088	100,000	4,529,915	(1,193,457)	19,163,845			107.22%		178.70%
8	43	576,026	4,243,691	24,417,652	5.31%	271,125	100,000	5,277,067	(1,245,560)	19,140,586			86.30%		143.84%
9	44	576,026	5,027,618	25,184,824	4.25%	248,756	100,000	6,001,849	(1,225,612)	19,182,975			71.65%		119.41%
10	45	576,026	5,849,592	25,998,432	4.25%	279,560	100,000	6,757,435	(1,200,323)	19,240,997			60.83%		101.38%
11	46		6,152,040	26,291,034	4.25%	287,191	100,000	6,944,626	(1,100,187)	19,346,408			52.58%		87.64%
12	47		6,593,956	26,605,461	4.25%	295,147	100,000	7,139,772	(875,514)	19,465,689			46.10%		76.83%
13	48		6,943,055	26,943,055	4.25%	303,440	0	7,443,213	(847,311)	19,499,842			40.91%		68.18%
14	49		7,305,247	27,305,247	4.25%	316,337	0	7,759,549	(819,565)	19,545,698			36.68%		61.14%
15	50		7,693,670	27,693,670	4.25%	329,781	0	8,089,330	(780,343)	19,604,340			33.19%		55.32%
16	51		8,109,948	28,109,948	4.25%	343,797	0	8,433,127	(728,676)	19,676,821			30.27%		50.45%
17	52		8,555,819	28,555,819	4.25%	358,408	0	8,791,535	(663,507)	19,764,284			27.80%		46.33%
18	53		9,033,168	29,033,168	4.25%	373,640	0	9,165,175	(583,666)	19,867,993			25.68%		42.80%
19	54		9,543,841	29,543,841	4.25%	389,520	0	9,554,695	(488,046)	19,989,146			23.86%		39.77%
20	55		10,150,266	30,150,266	4.25%	406,075	0	9,960,769	(318,016)	20,189,497			22.30%		37.17%
21	56		10,821,513	30,821,513	4.25%	423,333	0	10,384,102	(103,664)	20,437,411			20.94%		34.91%
22	57		11,534,808	31,534,808	4.25%	441,324	0	10,825,426		20,709,382	709,382		19.75%		32.92%
23	58		12,293,118	32,293,118	4.25%	460,081	0	11,285,507		21,007,611	1,007,611	0.05%	18.70%	0.08%	31.16%
24	59		13,099,097	33,099,097	4.25%	479,634	0	11,765,141		21,333,956	1,333,956	1.62%	17.76%	2.71%	29.60%
25	60		13,954,805	33,954,805	4.25%	500,018	0	12,265,159		21,689,645	1,689,645	2.81%	16.92%	4.68%	28.21%
26	61		14,861,946	34,861,946	4.25%	521,269	0	12,786,429		22,075,517	2,075,517	3.72%	16.17%	6.20%	26.95%
27	62		15,824,887	35,824,887	4.25%	543,423	0	13,329,852		22,495,035	2,495,035	4.44%	15.50%	7.40%	25.83%
28	63		16,846,486	36,846,486	4.25%	566,519	0	13,896,371		22,950,116	2,950,116	5.02%	14.89%	8.37%	24.81%
29	64		17,929,682	37,929,682	4.25%	590,596	0	14,486,966		23,442,715	3,442,715	5.50%	14.33%	9.16%	23.89%
30	65		19,077,740	39,077,740	4.25%	615,696	0	15,102,662		23,975,077	3,975,077	5.89%	13.83%	9.81%	23.05%
31	66		20,302,178	40,302,178	4.25%	641,863	0	15,744,526		24,557,653	4,557,653	6.22%	13.37%	10.37%	22.29%
32	67		21,599,924	41,599,924	4.25%	669,142	0	16,413,668		25,186,256	5,186,256	6.50%	12.96%	10.83%	21.59%
33	68		22,974,798	42,974,798	4.25%	697,581	0	17,111,249		25,863,550	5,863,550	6.73%	12.57%	11.21%	20.96%
34	69		24,430,358	44,430,358	4.25%	727,228	0	17,838,477		26,591,882	6,591,882	6.92%	12.22%	11.54%	20.37%
35	70		25,970,075	45,970,075	4.25%	758,135	0	18,596,612		27,373,462	7,373,462	7.09%	11.90%	11.81%	19.84%

*Projected annual loan rates are based on a target range for the Federal funds rate. Projections may vary.

The above values are projections and not guaranteed. Please refer to the full NAIC Illustration for any guaranteed and non-guaranteed policy features.



Life Insurance Policy Details				Premium Finance Loan Details					Projected Benefits				Tax-Equivalent Yield		
Beg. Of Year	Annual Policy Premium	Cash Surrender Value	Gross Death Benefit	Annual Loan Rate	Annual Interest Due	Annual Loan Payment	Cumulative Loan Balance	Projected Collateral At 95%	Death Benefit Net of Lender Loan	Projected Surplus Cash Value	Internal Rate of Return Net Cash Value	Internal Rate of Return Net DB	Net Cash Value	Net Death Benefit	
Year	Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
36	71		27,597,227	47,597,227	4.25%	790,356	0	19,386,968		28,210,259	8,210,259	7.22%	11.61%	12.04%	19.34%
37	72		29,314,820	49,314,820	4.25%	823,946	0	20,210,914		29,103,906	9,103,906	7.34%	11.33%	12.23%	18.89%
38	73		31,126,051	51,126,051	4.25%	858,964	0	21,069,878		30,056,173	10,056,173	7.43%	11.08%	12.39%	18.46%
39	74		33,033,929	53,033,929	4.25%	895,470	0	21,965,348		31,068,581	11,068,581	7.51%	10.84%	12.51%	18.07%
40	75		35,041,704	55,041,704	4.25%	933,527	0	22,898,875		32,142,828	12,142,828	7.57%	10.63%	12.62%	17.71%
41	76		37,136,588	57,136,588	4.25%	973,202	0	23,872,078		33,264,510	13,264,510	7.62%	10.42%	12.70%	17.37%
42	77		39,334,063	59,334,063	4.25%	1,014,563	0	24,886,641		34,447,423	14,447,423	7.65%	10.23%	12.76%	17.05%
43	78		41,636,087	61,636,087	4.25%	1,057,682	0	25,944,323		35,691,764	15,691,764	7.68%	10.05%	12.80%	16.75%
44	79		44,043,558	64,043,558	4.25%	1,102,634	0	27,046,957		36,996,601	16,996,601	7.70%	9.88%	12.83%	16.47%
45	80		46,556,457	66,556,457	4.25%	1,149,496	0	28,196,452		38,360,004	18,360,004	7.70%	9.72%	12.84%	16.20%
46	81		49,172,144	69,172,144	4.25%	1,198,349	0	29,394,802		39,777,343	19,777,343	7.70%	9.57%	12.84%	15.95%
47	82		51,888,904	71,888,904	4.25%	1,249,279	0	30,644,081		41,244,824	21,244,824	7.70%	9.42%	12.83%	15.71%
48	83		54,703,033	74,703,033	4.25%	1,302,373	0	31,946,454		42,756,579	22,756,579	7.68%	9.29%	12.81%	15.48%
49	84		57,608,299	77,608,299	4.25%	1,357,724	0	33,304,178		44,304,120	24,304,120	7.66%	9.15%	12.77%	15.25%
50	85		60,592,091	80,592,091	4.25%	1,415,428	0	34,719,606		45,872,485	25,872,485	7.64%	9.02%	12.73%	15.04%
51	86		63,641,217	83,641,217	4.25%	1,475,583	0	36,195,189		47,446,027	27,446,027	7.60%	8.90%	12.67%	14.83%
52	87		66,739,941	86,739,941	4.25%	1,538,296	0	37,733,485		49,006,456	29,006,456	7.56%	8.78%	12.60%	14.63%
53	88		69,868,719	89,868,719	4.25%	1,603,673	0	39,337,158		50,531,561	30,531,561	7.51%	8.65%	12.52%	14.42%
54	89		73,006,888	93,006,888	4.25%	1,671,829	0	41,008,987		51,997,901	31,997,901	7.45%	8.53%	12.42%	14.22%
55	90		76,135,066	96,135,066	4.25%	1,742,882	0	42,751,869		53,383,197	33,383,197	7.39%	8.41%	12.32%	14.02%
56	91		79,232,762	99,232,762	4.25%	1,816,954	0	44,568,824		54,663,939	34,663,939	7.32%	8.29%	12.20%	13.82%
57	92		82,289,579	102,289,579	4.25%	1,894,175	0	46,462,999		55,826,580	35,826,580	7.24%	8.17%	12.07%	13.61%
58	93		85,293,254	105,293,254	4.25%	1,974,677	0	48,437,676		56,855,578	36,855,578	7.16%	8.04%	11.93%	13.40%
59	94		88,240,797	108,240,797	4.25%	2,058,601	0	50,496,277		57,744,520	37,744,520	7.07%	7.92%	11.78%	13.20%
60	95		91,150,082	111,150,082	4.25%	2,146,092	0	52,642,369		58,507,713	38,507,713	6.97%	7.79%	11.62%	12.99%
61	96		93,994,667	113,994,667	4.25%	2,237,301	0	54,879,670		59,114,998	39,114,998	6.87%	7.67%	11.45%	12.78%
62	97		96,758,411	116,758,411	4.25%	2,332,386	0	57,212,056		59,546,355	39,546,355	6.77%	7.54%	11.28%	12.57%
63	98		99,399,689	119,399,689	4.25%	2,431,512	0	59,643,568		59,756,121	39,756,121	6.66%	7.41%	11.09%	12.35%
64	99		101,881,166	121,881,166	4.25%	2,534,852	0	62,178,420		59,702,746	39,702,746	6.54%	7.28%	10.89%	12.13%
65	100		104,537,067	124,537,067	4.25%	2,642,583	0	64,821,002		59,716,065	39,716,065	6.42%	7.15%	10.70%	11.92%



*Projected annual loan rates are based on a target range for the Federal funds rate. Projections may vary.

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John Hancock Life Ins Co (USA)

Group Affiliation: John Hancock Life Ins Group
Address: P.O. Box 111
 Boston MA 02111-0111
Phone: 617-572-6000

Domicile: MI
NAIC Number: 65838
Year Established: 1955
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	AA- (4)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex Ranking(Percentile in Rated Companies)	93

Assets & Liabilities

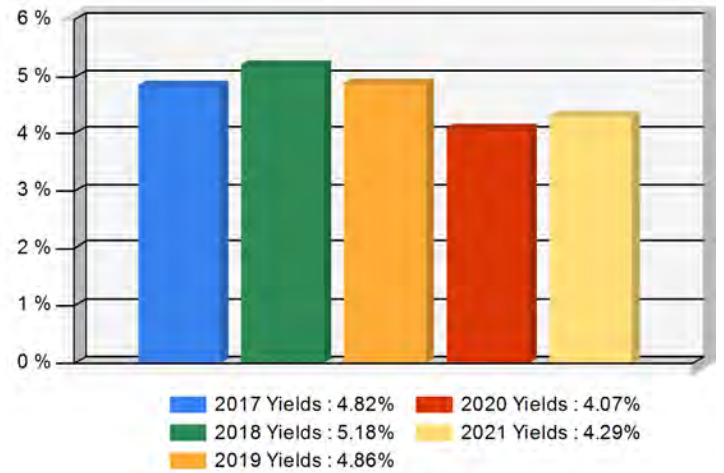
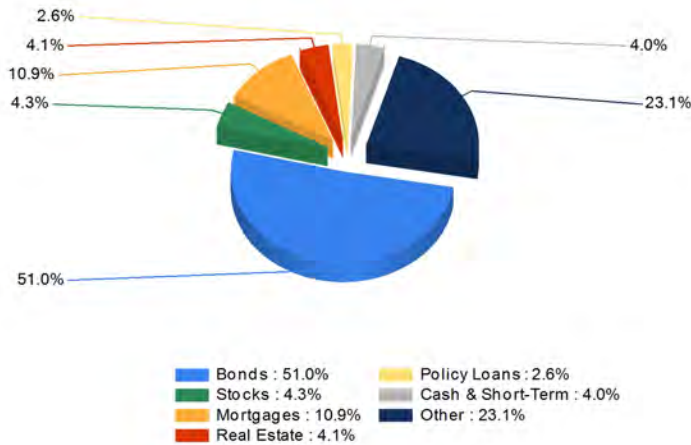
Total Admitted Assets	273,009,575
Total Liabilities	262,597,954
Separate Accounts	161,854,966
Total Surplus & AVR	13,233,434
As % of General Account Assets	11.9%

Invested Asset Distribution

Total Invested Assets 104,427,444

5 Year Investment Yields

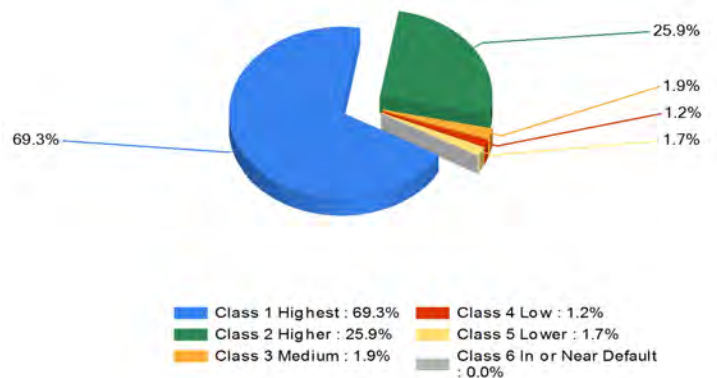
5 Year Average 4.64%



Non-Performing Assets

Bonds In or Near Default	0.1%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.1%
As a Percent of Invested Assets	0.0%

Bond Quality



Income & Earnings

Total Income	13,374,673
Net Premiums Written	15,930,920
Earnings Before Dividends and Taxes	832,936
Net Operating Earnings	1,220,560

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2021 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 16, 2022.

Presented by: Stephanie Hernandez, Global Wealth, 6472 SW 85th ST, Miami, FL 33143 Phone: 3056009773 Email: stephanie@globalwealthfinancial.com



Premium Finance Analysis - Important Disclosure

Premium financing of life insurance may have significant estate, gift and income tax implications. Any reference to the taxation of life insurance products is based on understanding of current tax laws. Global Wealth Financial, LLC, and its affiliates, do not provide tax or legal advice. Please consult a qualified tax and legal professional regarding your personal situation and all tax and legal matters related to the material covered herein.

The financial projections contain non-guaranteed elements. These may include projected loan rates, policy assumed returns (projected index bucket performance, S&P 500 performance, policy charges, and personal returns on personal capital or outside collateral). All projections, and assumptions made therein, included in this presentation are hypothetical and for illustrative purposes only. Actual results will vary and may be more or less favorable than that which is projected. It is imperative to monitor both the accrued loan values and the policy performance on at least an annual basis and make adjustments to the planned annual loan payments, the policy face amount or ultimate loan repayment strategy. If the intention is to use the policy's cash value as a potential future source of repayment for the loan through a withdrawal or policy loan disbursement, it is critical to have another loan repayment strategy in place or identified as an alternative in case the policy under-performs. Life insurance values are not guaranteed and the policy owner should carefully read the corresponding product illustration and policy contract from the life insurance carrier for important information including, but not limited to, guaranteed and non-guaranteed elements.

This design is shown with several assumptions, including but not limited to: out-of-pocket payments, loan rates, crediting rates, etc. The column labeled "Projected Surplus Cash Value" is to show the potential surplus of cash value to decide when the bank loan may be repaid.

Each respective lender will have its own rules, procedures and requirements regarding the loans obtained to pay life insurance premiums. Lending terms vary by lender including, but not limited to, the type of loan (term vs. demand loan), term of loan, loan commitment (lender's commitment to extend credit up to the total approved facility), loan rate and other borrowing costs, collateral requirements, interest payment options, annual administrative or renewal requirements and conditions of default. None of the assumptions made in this presentation with respect to various loan terms, such as the projected loan rates and collateral requirements, should be construed as indicative of terms that will be offered by any specific lender. Please refer to the lender agreements for actual term and language. The presentation is a not a promise for a loan nor a promise for life insurance.

Premium financing of life insurance involves several additional risks. Two more prominent risks, generally, are that of interest rates and policy performance. If interest rates rise more, or the policy performs at a rate less than what is projected, out of pocket costs and/or collateral requirements may increase and cash values and death benefit net of loan may decrease relative to initial projections. Also, in the event of under-performance, additional premiums and corresponding loans may be required. Other potential risks could include, but are not limited to: 1) A refusal of the lender to extend further credit upon renewal which may limit the ability to secure loans for subsequent premiums; 2) Collateral foreclosure if repayment is demanded by the lender and the loan is not repaid or refinanced with another lender; 3) Additional collateral required; 4) a refusal to extend further credit or a demand for repayment by the lender resulting from a material change in the borrower's or guarantor's financial condition and creditworthiness; and 5) Additional gift tax implications, if the policy is trust owned, resulting from additional loan payments from personal assets.

I have received a copy of this Life Insurance Premium Financing presentation as well as the life insurance policy illustration(s) from the corresponding life insurance carrier(s). I have read how premium financing works and understand the important considerations and risks involved in financing life insurance premiums. The representative has informed me that any non-guaranteed elements illustrated are subject to change and could be either higher or lower.

Signature of policyowner

Print name of policy owner

Date

I certify that this Life Insurance Premium Financing presentation as well as the life insurance policy illustration(s) from the corresponding life insurance carrier(s) has been presented to the owner. I have explained how premium financing works, the important considerations and risks involved in financing life insurance premiums, and that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration(s).

Advisor

Print name of advisor

Date



GLOBAL WEALTH