



DO YOU NEED CASH?

DO YOU HAVE A WHOLE LIFE OR INDEXED UNIVERSAL LIFE POLICY WITH \$250,000 OF CASH OR MORE?

Fairmarket Advisory Services is now the exclusive distributor of Cash Value Lending Corp's (CVLC) Loan For Life™ program.

How does the Loan for Life™ program work?

1

CVLC Lends against whole life cash value so that the client can use the funds tax free.

2

The current owner stays as owner, the lender becomes a collateral assignee at the carrier.

3

The value and the maturity payout are the only collateral required.

How is the Loan for Life™ different than a bank/ policy loan?

- The Interest is fixed at 5-6% for the entire term of the loan.
- There are no credit checks and no medical underwriting is required.
- There are no interest payments due.
- There is no tax consequences to the owner due to not allowing the loan balance to exceed carrier payout.

How is our Loan for Life™ a better option than a traditional policy surrender?

When the insured(s) pass(es), the loan balance is calculated, and the loan paid is off from the carrier to release the collateral assignment. The balance of the retained insurance coverage inside the policy goes to the beneficiary of choice as determined by the owner of the policy. This is what differentiates our program vs a normal surrender. The policy owner gives up their coverage when they surrender the policy to the carrier.