

# Welcome to the Premium Finance Masterclass!



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# Who is this training for?

- If you've heard about premium finance in the past, but have never made it a part of your practice...
- If you want to understand when it's appropriate to explore the concept for a particular client and situation...
- If you've looked at or sold premium finance in the past and want to see if this concept is still viable in today's high interest rate environment...

# Benefits of premium finance

Prospects can...

- Obtain the coverage they need without significant disruptions in cash flow or depletion of other financial vehicles
- Borrow at a benchmark interest rate while their money is in other higher yielding assets
- Avoid capital gains, income taxes and gift taxes that can arise if using liquidated assets or gifting to pay premium

# Who is premium financing for?

- High Net Worth Individuals
- Estate Planning Needs
- Highly Compensated Executives
- Business Owners

# Who is premium financing NOT for?

- Don't meet net worth or income minimums
- Older clients ages 70-75+
- Clients in poor health
- Risk adverse clients with conservative risk tolerance

# Current Events Impacting You and Your Clients

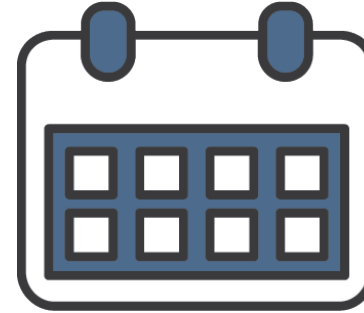
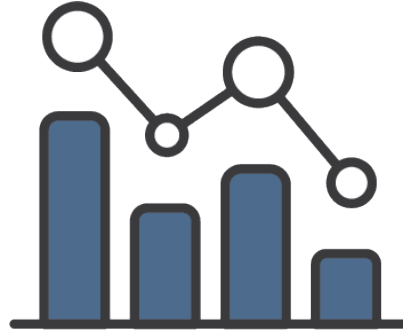
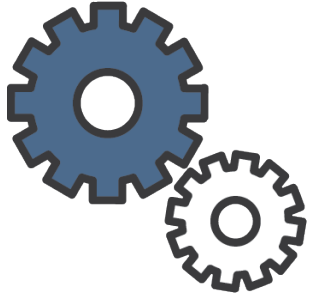
- Looming recession
- Record high inflation
- Stock market volatility
- Interest rates skyrocketing
- National debt at \$32T and growing
- Taxes going up in 2026



# Our Evolution of Premium Finance



# LifePro's "pre-fi advantage"



**Experience**  
**Vendor Relationships**  
**Carrier Relationships**  
**Presentation Tools**  
**Turn-Key Prospecting**

# 2022

INDEXED UNIVERSAL LIFE | ANNUAL POLICY PERFORMANCE REVIEW





Insured: [REDACTED]

Effective Date: 12/05/2014

Carrier: [REDACTED]

Policy Number: [REDACTED]

Beneficiary: [REDACTED]

**\$12,635,157**

Total Premium Paid

**0%**

Index Rate This Year

**\$0**

Interest Credited This Year

**\$13,209,656**

Accumulation Value

**\$34,709,656**

Death Benefit

**\$13,010,136**

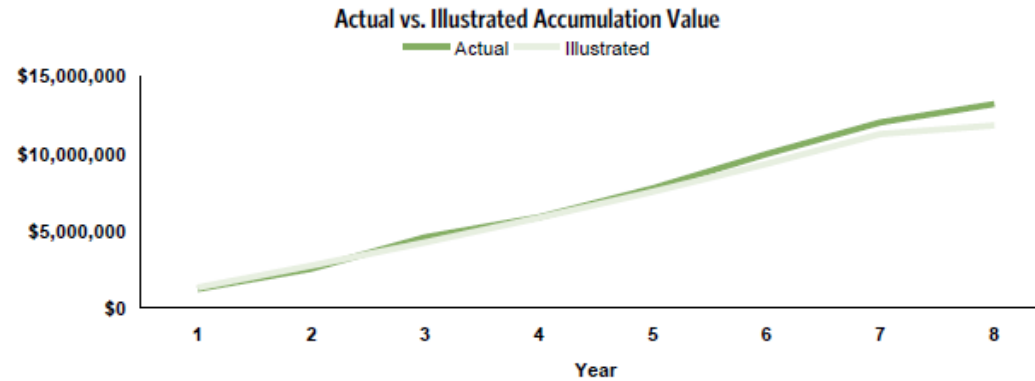
Cash Value

- 8-year policy

#### This Year Actual vs. illustrated comparison

Policy Values	Actual	Illustrated
Premium Paid This Year	\$1,579,395	\$0
Index Rate	0%	7%
Accumulation Value	\$13,209,656	\$11,823,364
Death Benefit	\$34,709,656	\$21,500,000
Surrender Value	\$13,010,136	\$11,524,084

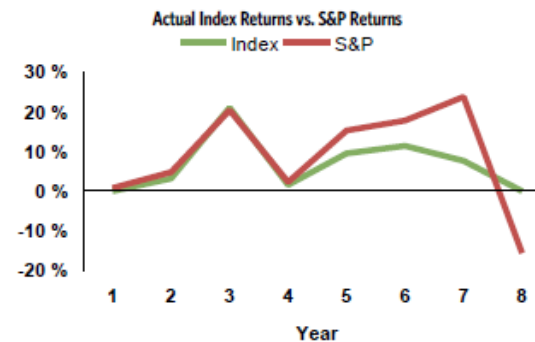
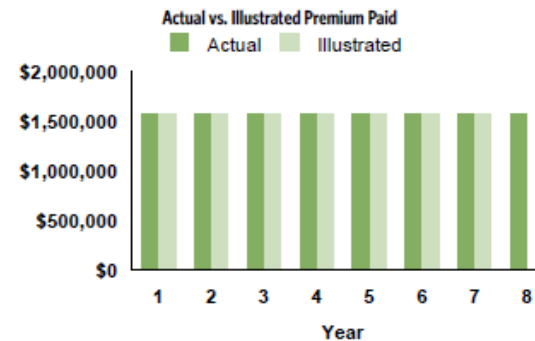
# Overall Policy Performance Review



The above graph displays the overall policy accumulation values throughout the years and compares that to the accumulation values that were originally illustrated. If you ever get slightly behind schedule you should not be too alarmed as this is a long term policy and there will be slight ups and downs along the way.

The center graph to the right shows the actual premium that you paid into your policy versus the illustrated premium. The goal is to match the illustrated rate each year so you can stay on track the way the plan was created.

The line graph to the right compares the interest rate earned through your index each year to the S&P 500 returns. Remember, one of the best benefits your policy can provide is when the stock market crashes, your policy has a floor rate and does not experience the downside losses as a typical investment would.



## Overall actual vs. illustrated comparison

Actual Policy Performance					Illustrated Policy Performance				
Year	Premium Paid	Index Rate	Accum Value	Death Benefit	Year	Premium Paid	Index Rate	Accum Value	Death Benefit
2015	1,579,395	0%	1,241,447	24,219,378	1	1,579,395	7%	1,336,657	22,836,657
2016	1,579,395	3.2%	2,555,007	24,055,007	2	1,579,395	7%	2,755,519	24,255,519
2017	1,579,394	21.04%	4,593,326	26,093,326	3	1,579,395	7%	4,259,907	25,759,907
2018	1,579,395	1.57%	5,887,715	27,387,715	4	1,579,395	7%	5,852,756	27,352,756
2019	1,579,395	9.52%	7,757,078	29,257,078	5	1,579,395	7%	7,537,506	29,037,506
2020	1,579,394	11.41%	9,974,215	31,447,772	6	1,579,395	7%	9,338,994	30,838,994
2021	1,579,395	7.64%	12,021,066	33,495,080	7	1,579,395	7%	11,268,839	32,768,839
2022	1,579,395	0%	13,209,656	34,709,656	8	0	7%	11,823,364	21,500,000
12,635,157		6.80%			Tot:	11,055,765	7.00%		

- 6.80% Avg Return

## Needs Reassessment Checklist

Questions	Yes	No
Remember the original purpose of this policy. Have any of those purposes changed at all?	<input type="checkbox"/>	<input type="checkbox"/>
Has your family status changed (marriage, children, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to change the beneficiaries of your policies?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any major changes to you or your family's health?	<input type="checkbox"/>	<input type="checkbox"/>
Have you had or do you expect any major changes to your expenses?	<input type="checkbox"/>	<input type="checkbox"/>
Are your children interested in attending a College/University (if applicable)?	<input type="checkbox"/>	<input type="checkbox"/>
Did you buy a home or business?	<input type="checkbox"/>	<input type="checkbox"/>
Are you looking to make any major capital purchases?	<input type="checkbox"/>	<input type="checkbox"/>
Has there been any major income changes or has there been any inheritance?	<input type="checkbox"/>	<input type="checkbox"/>
Is there anything that you do not understand about your policy?	<input type="checkbox"/>	<input type="checkbox"/>

# Meet the Presenters...



**Adam Reyna**

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# The Agenda...

- Premium Finance Done the Right Way
- The 3 P's of Premium Finance
- How Uncommon Advisors Position Premium Finance
- Finding & Securing Your Target Audience
- When It's Appropriate and When It's Not
- Roadmap to Premium Finance – From Start to Close



## TOOLS & RESOURCES

# Collateral to Help You Close Your Next Case

Watch a LIVE demonstration of the ILIA selling platform and utilize client-friendly educational videos and the "Leverage Estate Preservation" Report branded to you and your business.



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~~\$500 Value~~  
NO COST!

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