



*I know*

# *I need this insurance ... I just don't know how to pay for it!*

### The Situation

Your high net worth client has a demonstrated need for a large amount of permanent insurance for estate or business purposes. Your client agrees with the need and can qualify for the coverage, medically and financially. So what's the problem?

### The Problem

The majority of your client's assets are illiquid and/or very productively invested. While accepting the need for life insurance, the client is reluctant to reposition existing assets to pay for life insurance.

### The Solution

Borrow some or all of the required premium dollars, place the much needed life insurance in force and let existing assets continue to work for the client.

### Premium Financing from AIG Life Brokerage

Reduce or sometimes eliminate client's out-of-pocket outlay  
Pledge policy and generally some other liquid assets as collateral  
Attractive rate on borrowed funds (LIBOR + 175-300 bp spread)

### Two Approaches Available:

#### Premium Only

Finance premiums only  
Client pays interest annually  
\$100,000 minimum premium  
\$5 million minimum net worth  
Return of premium option policy offsets loan

#### Premium + Interest

Finance premiums + interest  
Zero out-of-pocket outlay  
\$200,000 minimum premium  
\$20 million minimum net worth  
Substantial outside collateral required  
Return of premium option  
Annual policy increases at financing rate

American General has all the components for large case success

- ▼ top tier products with long-term guarantee options
- ▼ strong financials and ratings
- ▼ large case underwriting capacity and expertise
- ▼ innovative programs like premium financing

All at Top Brokerage Commissions

**FOR MORE INFORMATION, CONTACT:**

AIG Life Brokerage  
1200 N. Mayfair Rd., Suite 300  
Milwaukee, WI 53150  
800/659-5920

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**Premium Financing:  
A possible solution to the  
age-old problem of finding  
the premium dollars!**

**WE KNOW LIFE.**