



Cash Value Line of Credit

Features and Benefits

The **Cash Value Line of Credit** is a smart way to borrow. The perfect financial resource that can be used for personal and business opportunities.

Features and Benefits Include:

- Policy dividends and other benefits are not affected
- Multiple policies can be assigned to one line of credit
- Convenient and low-cost alternative
- Interest may be deductible (consult your tax advisor)
- Individual and Trust borrowers are accepted
- On-Line and Checkbook accessibility to funds
- Monitor your account on-line

Structure and Pricing

- Lines of Credit up to 100% of Cash Value
- Below Prime, Variable Rate Indexed to the WSJ Prime Rate
- Minimum credit line - \$100,000
- Maximum credit line - \$2,500,000 (larger lines considered upon request)
- 60 Month Term
- Monthly interest-only payments
- No fees*

For Additional Information, Contact:

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*3.25% APR on a line of \$100,000. Your APR could be lower depending on the amount borrowed. Rate is variable, and will never be lower than 3.25% APT or higher than your state's rate limitation or 18.00% APR, whichever is less.