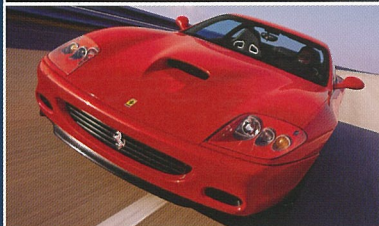


If you are able to finance your valuable possessions – why not finance one of the most important, ***your life insurance?***



PREMIUM FINANCING:
A Smart Business Decision



Uncommon Times Call For Uncommon Strategies



PREMIER | PARTNERS[™]
LLC

Keeping you ahead of the curve

Premium Financing: A Sound Strategy to Enhance Wealth While Preserving Liquidity

Buying the life insurance policy you need to protect your family, your business and your estate while preserving your wealth can challenge your cash flow. The solution is premium financing. Premium financing is a smart business decision that provides high net worth individuals and companies with increased financial flexibility.

What is premium financing?

A PROVEN FINANCIAL STRATEGY

Premium financing is a financial solution that minimizes the cost of buying a life insurance policy while optimizing cash flow. To finance the life insurance premium, you utilize your existing assets to obtain a preferential-rate loan. Premium financing is an exceptional strategy for high net worth individuals and/or corporations because it reduces out-of-pocket costs, while preserving liquidity and increasing net worth.

Why finance the life insurance premium?

BASED ON SOUND ECONOMIC PRINCIPLES

Premiums for large face value policies are expensive, and purchasing them may affect cash liquidity. This is why, historically, most high net worth individuals and corporations are underinsured. In fact, more insurance is required for items such as:

- Wealth transfer
- Funding family trusts
- Ensuring family wealth continuation plans
- Business strategic planning
- Buy-sell agreements
- Corporate debt protection
- Key-person insurance
- Hedging against local currency devaluation

What are the benefits of premium financing?

GOING BEYOND THE EXPECTED TO THE EXCEPTIONAL

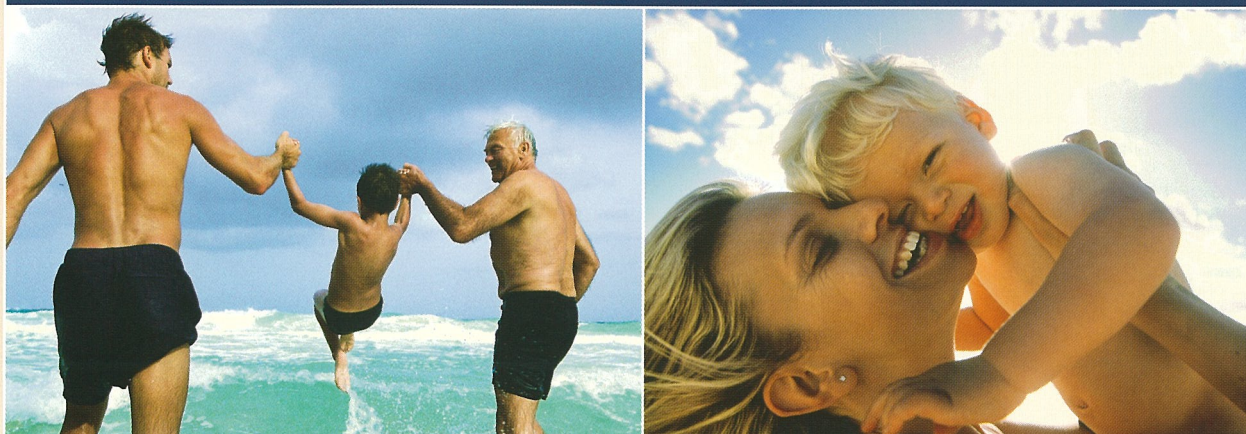
- Enhances financial stability
- Increases net worth
- Preserves liquidity
- Minimizes the cost of buying life insurance
- Optimizes capital use

How do I obtain premium financing?

GIVING CLIENTS FLEXIBILITY THROUGH CHOICES

First, you apply for a life insurance policy with an AA or AAA rated U.S.-based insurance carrier recommended by Premier Partners. While the policy is being approved, you will apply for a loan to fund the policy. The lending institution will credit 90% of the cash surrender value of the policy as collateral. You will be responsible for covering the remaining 10%. After the loan is approved, the bank funds the policy. After which the client is responsible for servicing the debt by paying the annual interest to the lending institution. The repayment of the loan will vary depending on the client's age or financial strategy.

Premium financing is the way to plan for tomorrow
without affecting your lifestyle today.



At Premier Partners we share your passion to excel.

Premium Financing Through Premier Partners

WHERE EXTRAORDINARY SOLUTIONS ARE FOUND

- Proprietary insurance and financing products specially designed for the affluent market
- Exclusive relationships with the nation's best 12 insurance carriers
- Carrier-neutral: we recommend the most appropriate insurance product
- Individualized financing structure for your particular needs
- Multiple financing programs with world-class AA rated banks
- Unparalleled market experience
- Independent, credible, transparent and committed to integrity

The Premier Partners Advantage

INDEPENDENT, CARRIER-NEUTRAL

- Innovative firm catering to the ultra-affluent market
- More than a decade of experience in the international marketplace
- Highly educated and trained financial consultants
- Strategically headquartered in Miami, Florida
- Best rated (AA or AAA) insurance carriers
- Personalized, attentive services

About Premier Partners, LLC

CREDIBILITY WITH INTEGRITY AND TRANSPARENCY

Premier Partners, LLC is a specialized financial services firm that provides sophisticated wealth transfer techniques to its high net worth clients. Experienced financial advisors design comprehensive, cutting-edge solutions for each client, be it an individual, a family or a corporation. Premier Partners understands the unique expectations of an affluent clientele and services them in its primary markets of South Florida, the Caribbean and Latin America. Through strategic alliances, Premier Partners offers proprietary and specialized products from the best 12 insurance carriers in the United States.



Keeping you ahead of the curve

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