

ASSET BACKED INSURANCE LENDING (ABIL)

Our Specialty...

Providing innovative capital market solutions purposed to increase high net worth consumer access to life insurance and the planning benefits it offers.

Who We Are...

For almost twenty years, CFS has been a company that draws on its tradition of unconventional thinking, impeccable professional standards and a steadfast commitment to consumer protection.

Our Goal...

Helping families, businesses and non-profit institutions create and transfer more wealth, through the intelligent capitalization of an individual's *Insurable Interest*.

What is Insurable Interest?

Insurable Interest is essentially the sum of a person's lifetime achievements that permits a total level of life insurance to be issued on that person's life. It is a *valuable* asset that if unused, will become worthless at death.

Our program provides large amounts of permanent financed life insurance to benefit high net worth individuals, their trusts, charities and businesses.

Financing is provided by several of the world's largest banks (none of which have been negatively affected by "sub-prime") who have specifically synchronized their loan terms to coordinate with specially designed life insurance policies.

Policies are aggressively funded over a condensed time period to build immediate, rapid-growth and principal protected cash value.

The business logic most appealing to affluent clients is the ability to save money and maintain the use of invested capital, rather than divert it to pay sizable life insurance premiums. By keeping their money productive, lost opportunity cost can be avoided and needed permanent life insurance can be provided with a high probability of little or no out-of-pocket cost.

ADVANTAGES:

- High probability of no out-of-pocket cost.
- Accrued loan balance will be paid off either during your life or at the time of death.
(Two loan exit strategies)
- No opportunity cost is lost on assets that would otherwise be used to pay premiums.
- Minimum collateral is required to secure the loan.
- Collateral may be left under client management and control until policy cash value becomes the sole source of collateral.
- No income or gift taxes on premiums paid.



CLIENT PROFILE:

- Ages 1-70
- Minimum net worth of \$15 million
- Minimum policy size of \$10 million
- Insurable
- Maximum death benefit limited only by industry tolerances

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