



THE ULTIMATE ENDOWMENT

A Premium Financed Life Insurance Program

OUR SPECIALTY...

Tailoring development plans to utilize specially designed life insurance products that create immediate grants and future endowments for little or no cost to the donor or charitable organization.

WHO WE ARE...

CFS is a company combining creativity and technical expertise to provide innovative, legally compliant methods of raising large amounts of money for charitable organizations.

OUR GOAL...

To instruct philanthropists how to legally use their "Excess Insurance Capacity" to optimize charitable giving – providing large cash grants immediately and in the future.

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 of yours that if unused, will become worthless at death.



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ASSET BACKED INSURANCE LENDING (ABIL)

This is a program that provides large amounts of permanent premium financed life insurance to benefit high net worth individuals, their trusts, **charities** and businesses.

Financing is provided by several of the world's largest international banks who have specifically synchronized their loans to work with specially designed insurance policies.

Policies are aggressively funded to build immediate and rapid cash value growth used to retire the bank loan.

ADVANTAGES:

- Provides potential for massive charitable endowments
- Two loan exit strategies: either during your lifetime or at the time of death
- Preserves return on personal assets because they do not have to be liquidated to pay premiums
- Elimination of out of pocket funding for insurance premiums
- Collateral assets are normally left under client control and collateral requirement is eventually eliminated
- No personal guarantee required by half of our banks
- Save substantial taxes

CLIENT PROFILE:

- Ages 1-70
- Minimum net worth of \$15 million
- Minimum loan amount of \$5 million
- Insurable
- Maximum death benefit limited only by industry tolerances (currently about \$125 million)