

**Benefiting from SCA**

**Premium Financing to maximize profits.**



**Mr. and Mrs. Jones, male 62, female 60 -  
Purchase \$30,000,000 of life insurance protection**

**Typical Way**

Using your own money to pay life insurance premiums

**CMS Way**

Using "other people's money"

Cumulative Cost over 25 years

**\$9,777,300**

**\$4,638,687 \***  
(savings = \$5,138,613)

Annual Premium of \$391,092

IRR

**7.81%**

**16.37%**

Cash Flow Discount

**53%**

Benefiting from SCA

\* Interest only cost assuming a 5.50% borrowing rate