

**Benefiting from SCA**

**Premium Financing to maximize profits.**



**Mr. Green, age 80 – Purchase \$10,000,000 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 9 years

**\$4,627,674**

**\$1,302,893 \***  
(savings = \$3,324,781)

Annual Premium of \$514,186

IRR

**15.15%**

**54.46%**

Cash Flow Discount

**71%**

\* Interest only cost assuming a 5.50% borrowing rate

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