

Benefiting from SCA

# Premium Financing to maximize profits.



**Mr. Smith, age 65** – 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 18 years  
Annual Premium of \$200,380

**\$3,606,840**

**\$1,034,861 \***  
(savings = \$2,571,979)

IRR

9.95%

**22.12%**

Cash Flow Discount

**71%**

\* Interest only cost assuming a 5.50% borrowing rate

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