



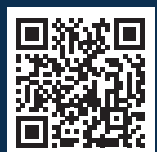
SUCCESSION CAPITAL
ALLIANCE™



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As the creators of premium financing for the life insurance industry, Succession Capital Alliance is dedicated to maximizing the performance of high-net-worth clients' life insurance assets.

**Funding Your Life Insurance Policies
While Preserving Your Wealth**

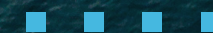


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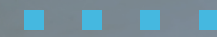
Protecting the Wealth and Legacy

of High-Net-Worth Clients in
Partnership with Advisory Teams.



As the creators of premium financing for the life insurance industry, Succession Capital Alliance's experienced team constructs flexible solutions, providing invaluable expertise and designing tailored legacy plans for high-net-worth clients across the nation.

You Built Your Fortune



Succession Capital Alliance Protects and Maximizes It



SCA's customized Capital Maximization StrategySM delivers a powerful, flexible and efficient option for permanent life insurance premium payments.

As the creators of the Capital Maximization StrategySM (CMS), SCA takes time to understand each high-net-worth client's present need for life insurance protection and creates personalized solutions in collaboration with their Advisory Team. For over 25 years, SCA has become the trusted specialists for high-net-worth clients and Advisory Teams looking to achieve a range of objectives, such as estate planning, business planning, retirement income, and more.

Premium financing is for the High-Net-Worth Client that makes financial decisions with these principles in mind:

- **Leverage:** the ability to control a large asset with a smaller one
- **Value:** what is received in return for a purchase or investment
- **Flexibility:** balancing debt & investments to manage change & cash flow
- **Internal Rate of Return (IRR):** measuring the cost efficiency of a life insurance purchase
- **Gift Tax:** minimizing current gift tax exposure on gifted premium

Typical Scenarios Where SCA Can Add Value

Since no financial or business plan is exactly alike, premium financing should be viewed as an enhancement to the necessary purchase of life insurance rather than a solution, and can be customized around any client's life insurance portfolio. Below are some examples of when premium financing may add value:



- The HNW client who wants to add additional life insurance into a trust but has limited cash flow due to funds being tied up in investments that need time to mature or there are restrictions to access.
- The HNW client that wants to leverage gift tax strategies by having only the annual interest payments be considered transfers to an irrevocable trust rather than the full premium amount.
- Premium financing as part of the client's charitable giving plan.
- Whether your goal is to protect your loved ones or grow your assets for retirement, SCA provides innovative solutions.



- Clients who are looking to transition from active management of his/her business in the near future and/or will be considering a sale of the business.
- A closely-held business that has cash invested in capital that will eventually generate significant revenues, but a business continuation plan needs to be funded in case of an unforeseen emergency.
- Business partners that have grown their firm and run it together, and want a comprehensive contingency plan should one of them die.



- Most of our HNW clients already own large amounts of life insurance; however, that life insurance is typically insufficient, underfunded, owned incorrectly, and ultimately not serving the client's complete needs.



- Assets left to heirs could be subject to creditors without suitable preparation.
- The most efficient way to create and protect multi-generational wealth.

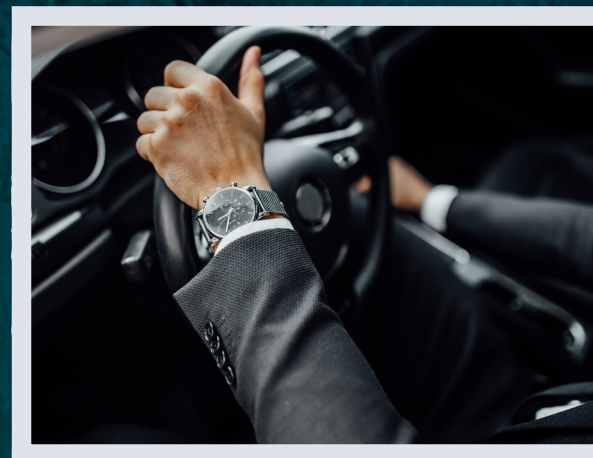
Designing Tailored Legacy Plans To Protect High-Net-Worth Clients

High-net-worth clients buy life insurance to protect their legacy and maximize their wealth. SCA exists to provide advanced life insurance planning solutions uniquely positioned for the needs of each client.

A Strategic Partnership

With Succession Capital Alliance

Partnering with Succession Capital Alliance gives the support of a deeply experienced team – and exclusive access to an extraordinarily effective program that has successfully placed over \$60B of life insurance since 1996.



Benefits SCA Provides to High-Net-Worth Clients and Advisory Teams:

- Unparalleled relationships with the top life insurance carriers
- An unmatched lender panel with exclusive rates and competitive terms
- Innovative, customized and successful case designs
- An experienced team dedicated to servicing the policy for the life of the loan
- Comprehensive advisor support and white-glove service

Intelligent Leverage™ can:

- Reduce immediate out-of-pocket cost and leverage the policy's internal value
- Liberate cash and capital for existing or emergent opportunities
- Mitigate gift tax exposure for trust-owned policies
- Increase the policy's death benefit and IRR on cash value
- Open new possibilities for using the policy

The Perfect Partner

- SCA's advanced life insurance planning is intended for Advisory Teams and their high-net-worth clients who are familiar with the benefits of using leverage at the right times and for the right reasons to enhance their financial situation.

Clients SCA Serves:

- Affluent Individuals and Families, Corporations, Trusts, Partnerships, Wealthy Business Owners.

Client Objectives:

- Solving estate and business planning concerns with tailored and effective solutions using innovative and time-tested strategies.

A Strategic Partner to Your Advisory Team



SUCCESSION CAPITAL
ALLIANCE™



Family
Office

Financial/
Insurance
Advisor

Trustees

CPA

Estate/
Business
Planning
Attorney

Discover Your Strategy

SCA's proprietary and nationally recognized Capital Maximization StrategySM (CMS) delivers a powerful, flexible, and efficient option for permanent life insurance premium payments. The core of the Capital Maximization StrategySM is "the option of" financing policy premiums through a customized loan.

01

Custom Solutions that Stand the Test of Time

Each client requires a unique plan reflecting their capital, income, business, tax, estate, and charitable objectives. SCA's experts work closely with clients to integrate the Capital Maximization StrategySM into a custom plan tailored to specific life insurance needs.

02

Intelligent Leverage™

The core of the Capital Maximization StrategySM is financing policy premiums through a custom loan tailored to the client's unique circumstances and objectives. This means using leverage in a way that provides flexibility, efficiency and risk mitigation to enhance the ownership of a life insurance policy.

03

Custom Design Strategies

There's no "one size fits all." SCA works closely with the Advisory Team of a high-net-worth client to develop a customized plan directed to specific capital, income, business, tax, estate, and charitable objectives.

04

Carrier & Lender Relationships

SCA's gold-standard reputation has allowed it to establish an extensive network of top lenders and life insurance carriers with a sophisticated understanding of premium financing. These strong relationships enable SCA to be the only premium financing firm in the industry to offer co-branded carrier brochures.

05

Policy Audit & Restructuring

Many high-net-worth clients have existing life insurance portfolios. SCA reviews the client's existing policies to identify areas of under performance and provide customized solutions to improve their portfolio value.

The Creators of Premium Financing for Life Insurance

Changing The Way Families Protect And Maximize Wealth For Generations

A Trusted Partner of High-Net-Worth Clients & Advisory Teams.



60 Billion+ in Life Insurance Placed



6 Billion+ of Premiums Financed



Industry Leader and Creator since 1996

The Succession Capital Alliance Journey

Modern premium financing for life insurance began in 1996 when CEO Julian Movsesian was challenged by a high-net-worth client to come up with a method for using leverage to enhance the purchase of life insurance. This challenge led to the creation of the Capital Maximization StrategySM (CMS), which provided clients with a better way to buy life insurance.

In the aftermath of the 2009 credit crisis, many financing programs left the marketplace, and many lenders called their loans - but SCA continued to service clients and their loans. A testament to trusted and deeply-rooted relationships with lenders and carriers, SCA renewed the entire block of client loans.

Succession Capital Alliance is not a transaction-oriented firm. The business is long-term planning, and the most valuable asset is long-term relationships with Advisory Teams and their clients. Throughout the past 25+ years, SCA has built a team of experts who have continually refined, enhanced, and integrated CMS with advanced insurance strategies that stand the test of time. SCA regularly monitors the client's life insurance plan and portfolio to ensure that performance expectations are met to anticipate events and trends which may impact the plan and to recommend changes that will protect or improve the client's position. SCA will be there, year after year, to support Advisory Teams and their clients.

Integrity. Trust. Expertise. Service. Partnership.



Connect



SCA Opportunity Analyzer

Once a high-net-worth client has achieved a certain level of success, maintaining and securing it becomes critical. SCA is there to help advisory teams and their HNW clients exceed their objectives.

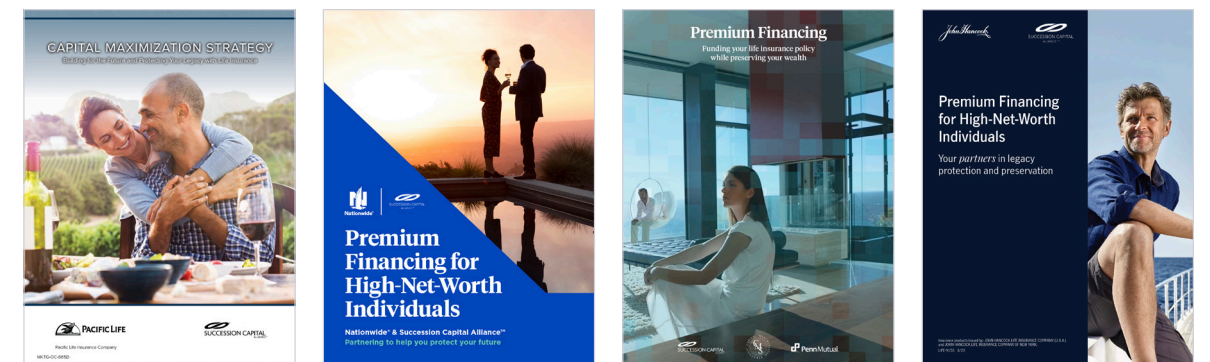
If you already have a specific client in mind, complete our Opportunity Analyzer to give us a running start on the case.

The screenshot shows the SCA Opportunity Analyzer web form. At the top, there is a navigation bar with links for HOME, APPROACH, DISCOVER SCA, INSIGHTS, and CONNECT, along with a SUBMIT A CASE button. The main content area features a blue header with the title "SCA Opportunity Analyzer" and the tagline "A Trusted Partner of High-Net-Worth Clients & Advisory Teams." Below this, a brief description states: "The purpose of this analyzer is to determine if your client/prospect is an ideal candidate for our Capital Maximization Strategy™. Once submitted, your Regional Vice President will reach out to discuss this opportunity." The form includes a "Name:" label and two input fields for "First" and "Last" names.



Co-Branded Carrier Brochure Pages

SCA is the only premium financing firm in the industry to have co-branded carrier brochures, which speaks to the reputation and deep-rooted relationships with national life insurance carriers. These brochures serve as a great way to inform Advisory Teams and their high-net-worth clients of the benefits that await.



The information in this brochure is not intended to constitute an offer to sell or a solicitation in connection with any product, security or service. The information in this brochure is not intended to provide tax, legal or investment advice.

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