

# AES Financial Plan Highlights

## Client Profile

Age 21 years +  
Good Credit History  
Cash flow to support interest-only payments  
Need for retirement income, estate planning,  
wealth transfer or business needs (i.e., Key-Man  
or Buy/Sell)

## Program Features/Benefits

Minimal out-of-pocket closing cost Preliminary  
offer within 48 hours  
Firm offer within 48 hours of receipt of  
complete financials  
Closing - on your timetable Program specific  
insurance carriers and products

## Loan Details

### Term

10 - 15 - 20 year initial loan terms, with end of  
term renewal option  
No prepayment penalty after 5 years Minimum  
\$100,000 loan amount

## Collateral Requirements

No personal guarantee  
Life insurance or annuity policy pledged as  
collateral for loan  
UCC-1 filing

## Loan Details (continued) Interest Rate

Floating - twelve month LIBOR + spread,  
depending on loan amount and credit (adjusted  
monthly) - may be capped  
Managed - blended portfolio rate, set and  
occasionally adjusted by AES-may be capped  
Fixed - 1 year; 5 year and 10 year fixed rate  
options  
Switch - client may switch one time between  
interest rate selections with no additional costs  
incurred

## Ownership Structure

Borrower is an entity such as a corporation (or  
LLC owned by trust, ILIT, etc.) to whom a  
commercial loan may be made.  
Policy owner is an individual or individual  
directed entity Collateral Trustee is a U.S.  
national bank

## Fees & Expenses

Loan origination fee - 1% of the loan amount  
(\$15,000 maximum) - fee may be spread equally  
over 1st year payments  
Insurance commission split is 20% for annuity;  
30% for life insurance

## Case Submission Requirements

Completed personal data form  
Subsequent documents may include Income Tax  
Returns (personal and business) for previous 2  
years; state certified articles on incorporation;  
interim balance sheet and income statement, etc.  
Life insurance or annuity paperwork Checklist  
and forms provided

For current rates and additional information please call us!

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