

## Premium Finance Case Submission Form

---

### PRIMARY AGENT

---

Name \_\_\_\_\_

AGL Agent Number \_\_\_\_\_

Was/Will the agent (be) licensed with AGL prior to case submission? Yes ☐ No ☐

Phone \_\_\_\_\_ Email \_\_\_\_\_

Has the agent written premium financed cases in the past? Yes ☐ No ☐

- If no, the agent must split the case with an experienced producer.

Experienced Producer Name \_\_\_\_\_ AGL Number \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

- If yes: How many? \_\_\_\_\_ How many are still in force? \_\_\_\_\_

Have any agents on this case had any complaints or litigation related to premium financed cases? Yes ☐ No ☐

If yes, please describe \_\_\_\_\_

---

### AGENCY - MARKETING ORGANIZATION INFORMATION

---

Agency/MO Name \_\_\_\_\_

Contact Name \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

---

### CLIENT

---

Name: \_\_\_\_\_

Male ☐ or Female ☐

Date of Birth (*Maximum Issue Age is 70*) \_\_\_\_\_ State \_\_\_\_\_

Is the proposed insured a U.S. Citizen or permanent resident? Yes ☐ No ☐

Expected Underwriting Class \_\_\_\_\_

Net Worth (*excl. primary residence & related mortgage*): Is net worth >\$5M? Yes ☐ No ☐

Annual Income: Is annual income >\$150K? Yes ☐ No ☐

---

### POLICY INFORMATION

---

Requested Death Benefit \_\_\_\_\_

Product Max Accum IUL ☐ or Value + Protector ☐

Policy Riders \_\_\_\_\_

Policy Owner \_\_\_\_\_

Is the proposed owner a U.S. entity? Yes ☐ No ☐

Please explain the insurance need \_\_\_\_\_

### ILLUSTRATION INFORMATION

Loan Re-Payment      Interest Only   ☐

   Level Pay   ☐     Amount \_\_\_\_\_

How will the loan be repaid?

Policy Loan?                      Yes ☐      No ☐

Policy Withdrawal? Yes ☐ No ☐

Planned Loan Repayment Year (Max 20) \_\_\_\_\_

Years for scheduled premiums (Max 10) \_\_\_\_\_

Requested crediting rate, if not current \_\_\_\_\_

Hypothetical loan rate \_\_\_\_\_

**BANK INFORMATION** *(Must be completed before approval)*

Lender \_\_\_\_\_

Expected Loan Rate \_\_\_\_\_

Length of Loan Rate Guarantee \_\_\_\_\_

Will the loan be denominated in U.S. Currency? Yes ☐ No ☐

Is the lender a U.S. bank or a U.S. branch of a foreign bank? Yes ☐ No ☐

Is the bank loan full recourse? Yes ☐ No ☐

Is the bank loan 100% collateralized? Yes ☐ No ☐

Does the lender require a specific trust or trustee? Yes ☐ No ☐

Is the lender, producer or marketing organization affiliated with trustee? Yes ☐ No ☐

Is the bank willing to use AGL/USL's collateral assignment form? Yes ☐ No ☐

**DOCUMENTS NEEDED** *(Must be provided prior to approval)*

- Please provide a cover letter.
- Please provide a Personal Financial Statement.
- Please provide copies of the last two years tax returns.
- We strongly prefer to use AGL/USL's collateral assignment form. If the bank will not agree to this, please provide a copy of the form the bank would like to use. Non AGL/USL collateral assignment forms must be approved by AGL/USL's legal department.
- Basic Illustration & PF Supplement signed by owner.
- Stress Tested Illustration and PF Supplement signed by owner.

A Note about Premium Finance Approval - Please note that all cases must be approved BOTH by Underwriting and by Advanced Sales for Premium Financing. If you are notified that the case has been approved for premium financing, this does NOT mean that the case has been approved by Underwriting.

---

**PRODUCER ACKNOWLEDGMENTS**

---

By signing below, I acknowledge the following:

- AGL/USL makes no recommendation regarding premium finance lenders, the terms and conditions of premium financing transactions or if such transactions are sound financial arrangements.
- Any lender may be selected by your client at the client's sole discretion.
- You must recommend to any person considering a premium financing arrangement that he/she should consult his or her own professional advisors as to the potential tax, accounting, estate and legal considerations that may arise.
- The Company and its affiliates, officers, directors, and representatives, whether or not acting in the capacity as an insurance producer, disclaim any duty, liability or responsibility for such advice.
- No representation or warranty, express or implied, is made by the Company or its Affiliates as to the completeness of any information provided by any potential premium finance lender or representatives of the premium finance lender.
- The issuance of a life insurance policy by the Company is not predicated upon your client entering into a premium finance transaction or utilizing any particular premium finance lender, nor does the Company condition issuance of a policy upon your client obtaining a loan commitment or concluding a premium finance transaction with any particular lender.

---

Agent Signature

---

Date

---

Agent Name (*Printed*)

---

Agent Signature

---

Date

---

Agent Name (*Printed*)

---

**FOR USE BY AGL/USL**

---

If no, exception needed \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Notes to reviewers \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Approvals**

---

Valerie Grombchevsky

---

Date

---

Lisa Todd

---

Date

---

Eric Tarnow

---

Date

---

Jeff Winkelmann

---

Date