





Typical Lending vs. Whole Life Policy Lending

Quick access to liquid capital is invaluable. Rather than locking away and restricting access to your savings, or requiring borrowing approval from an outside institution, The Perpetual Wealth Strategy™ allows you to access your money when and as you wish through the whole life policy loan. While it may not always be your best funding option for future purchases, investments, and needs, here are a few ways the whole life policy loan stands apart from typical lending options.

	TYPICAL LENDING	WHOLE LIFE POLICY LENDING
 Who You're Borrowing From	Banks, mortgage companies, typical lenders	Your mutual insurance company
 Requirements for Approval	Acceptable credit check, tax returns, proof of income, debt-to-income ratio	Cash value that's greater or equal to the loan amount
 Process for Obtaining the Loan	Application, underwriting, approval or denial	Request the amount of available cash value you need with a signed form
 Repayment Terms	Locked in, set by the lender	Flexible, set by you
 Privacy	Public record, appears on credit reports and asset searches	Private between you and your mutual company
 Ownership & Collateral	Collateral may be required, lender takes ownership if you default	Only collateral is the cash value you're borrowing against
 Approved Loan Uses	Single or restricted use, required to disclose purpose of loan	Unlimited loans on available cash value, no requirement to disclose purpose of loan
 Consequences for Non-Repayment	Possible asset seizure, collections, garnishments, and credit damage	Loan interest, death benefit payout decreased by outstanding loan balance
 What Children Inherit	A liability	An asset
 Who's in Control	THE LENDER	YOU



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