

Benefiting from SCA

Premium Financing to maximize profits.



Mr. Williams, age 73 – 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 13 years
Annual Premium of \$351,217

\$4,565,821

\$1,758,702 *
(savings = \$2,807,119)

IRR

10.71%

31.07%

Cash Flow Discount

61%

* Interest only cost assuming a 5.50% borrowing rate

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