INTRODUCING THE NEW

I.R.A. INSURED RETIREMENT ADVANTAGE®

Presented to

Valued Advisor

I.R.A. Insured Retirement Advantage® is a branded premium finance strategy for purchasing life insurance. It is not an Individual Retirement Account, qualified retirement plan, ERISA plan, bank product, or investment account. Suitability requires an independent life insurance need and review of carrier illustrations, lender documents, and tax/legal guidance.

HOW CAN YOU

PERSONALLY

☑ CARE FOR YOUR FAMILY

☑ POTENTIALLY ACCESS POLICY CASH VALUE ON A TAX-ADVANTAGED BASIS

☑ DIVERSIFY YOUR ASSETS

BUSINES OWNERS

☑ SAFEGUARD THE FUTURE OF YOUR BUSINESS

☑ MAINTAIN AND REWARD KEY EMPLOYEES

☑ PROVIDE GROUP-LEVEL BENEFITS

IT CAN BE A DIFFICULT PROCESS SELECTING THE IDEAL COMBINATION OF FINANCIAL SERVICES PRODUCTS TO ACHIEVE YOUR GOALS

The dynamics of saving have dramatically changed: there has been a gradual erosion in the so-called safety net of government sponsored programs, corporate defined benefit pension plans and other third-party supplemental retirement vehicles. And…there are usually compromises with regards to taxation, costs and complexity.

These changes have placed more emphasis on personal empowerment and self-directed strategies to protect, grow and maintain wealth.

THE NEW
I.R.A. Insured Retirement Advantage®
is a unique solution that can be applied in a variety of planning scenarios. The strategy combines permanent life insurance with a premium financing arrangement, subject to underwriting, lender approval, policy performance, and ongoing review.

- Estate Planning
- Non-qualified, tax-advantaged income
- Asset and savings diversification
- Commercial buy-sell arrangements
- Key-person award and retention
- Executive bonus
- Supplemental Group Benefits

Attention to risk management is paramount in the design of I.R.A. Insured Retirement Advantage®
Numerous steps are used to increase the probability of success – for any planning scenario and long-term strategy.

I.R.A. Insured Retirement Advantage® premium financing strategy is not a retirement plan or individual retirement account. It is a life insurance funding strategy designed to assist with the purchase of a large permanent life insurance policy, where some of the premiums are financed. Permanent life insurance is first and foremost intended to provide death benefit protection. If properly structured and funded, the policy may also provide potential cash value accumulation that could be accessed to supplement retirement income, subject to policy performance, loan terms, and other risks. This material is intended for use by licensed financial professionals with their clients. NSFP operates in a wholesale capacity and does not provide individualized consumer, tax, legal, or investment advice. This strategy should be presented only when there is a legitimate need for life insurance protection and when the client has the financial sophistication, liquidity, and resources necessary to understand, support, and maintain the premium financing arrangement.

FIXED INDEXED UNIVERSAL LIFE INSURANCE – SOLUTIONS BEYOND DEATH BENEFIT

Fixed Index Universal Life Insurance (FIUL) offers policyholders a range of benefits in addition to the customary protection of term and other forms of permanent coverage. A key feature of FIUL is the potential to build accumulation value based in-part on changes in an external market index. This provides the opportunity for greater accumulation potential than traditional universal life insurance. Unlike variable life insurance FIUL can ensure the accumulation value will not decrease due to market volatility because the accumulated value is not invested in equity markets.

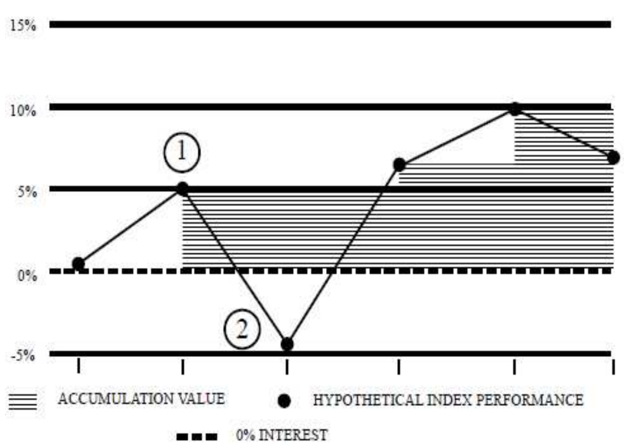
KEY FEATURES OF FIUL

- Interest crediting options using multiple indexes (equity, fixed income, international)
- Annual elections as to the index selections
- Flexible premium schedule
- Different death benefit options and the capability to change the initial option
- Access to the accumulated value via loans and/or withdrawals
- Some products offer living or accelerated benefits

UNDERSTANDING THE CREDITING PROCESS

① If the index performance is positive, indexed interest is applied to the policy's accumulation value, per any caps and participation rates.

② If the index performance is negative, the accumulation value will be unaffected. However, fees and charges will reduce the policy values.



This hypothetical example is for illustrative purposes only.

Your financial professional will review the policy specifications including participation rates, caps and other performance features.

TAXES – MAKING THE RIGHT DECISIONS TODAY

Taxes are an ever-changing area of public policy. Change in administrations at the federal level set the tone based on domestic agendas, monetary considerations, and fiscal programs. The current situation would indicate a tilt to higher taxes on income, capital gains and other measures directed to higher earners. The very wealthy will certainly be impacted although given the scale of fiscal stimulus and other spending other income brackets will be affected.

TAX RISK – A HISTORICAL PERSPECTIVE

Federal - 1980 Married Filing Jointly Tax Brackets

Tax Bracket	Tax Rate
$0.00+	0%
$3,400.00+	14%
$5,500.00+	16%
$7,600.00+	18%
$11,900.00+	21%
$16,000.00+	24%
$20,200.00+	28%
$24,600.00+	32%
$29,900.00+	37%
$35,200.00+	43%
$45,800.00+	49%
$60,000.00+	54%
$85,600.00+	59%
$109,400.00+	64%
$162,400.00+	68%
$215,400.00+	70%

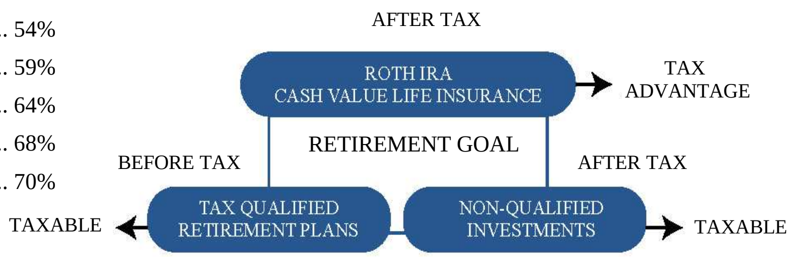
www-tax-brackets.org/federaltaxtable/1980

Federal - 2026 Married Filing Jointly Tax Brackets

Tax Bracket	Tax Rate
$0 – $24,800	10%
$24,801 – $100,800	12%
$100,801 – $211,400	22%
$211,401 – $403,550	24%
$403,551 – $512,450	32%
$512,451 – $768,700	35%
Over $768,700	37%

www-tax-brackets.org/federaltaxtable/2026

TAXABLE MONEY VS TAX ADVANTAGED MONEY



TAX ADVANTAGES OF LIFE INSURANCE

Life insurance offers unique tax advantages recognized by the IRS and state tax authorities.

Points of differentiation:

- Death benefit proceeds, given proper structuring, can be tax-advantaged to beneficiaries and an estate
- FIULs, funded and managed properly, can generate significant accumulated values and the policy can provide tax-free income (typically via policy loans) for a variety of planning situations
- Premiums or the amount of monies paid into a policy are only limited by insurable capacity - alternative products and plans often have rigid limits

References to tax-advantaged accumulation or tax-advantaged access refer to the potential ability to access policy cash value through policy loans and withdrawals. Such access is subject to policy design, policy performance, available cash value, the policy remaining in force, non-MEC status where applicable, and applicable tax laws and regulations. Policy loans and withdrawals reduce policy cash value and death benefit, may affect policy guarantees, and may create adverse tax consequences if the policy lapses, is surrendered, or becomes a modified endowment contract. Clients should consult their own independent tax and legal advisors regarding their individual circumstances.

ENHANCED FUNDING

“Enhanced Funding” or Financed Life Insurance can amplify the long-term benefits of a FIUL policy. Financing is obtained through a specialty Lender that provides a custom loan arrangement – specifically designed for the **THE INSURED RETIREMENT ADVANTAGE®**. The most common scenario is based on ten years of premium payments (financed by the Lender) and an annual out of pocket contribution from the borrower for a duration between five and ten years. There are a variety of options for borrowing entities including trusts, companies, corporations and special purpose entities.

HOW DOES IT WORK

① Your financial professional recommends a specific FIUL based on long-term goals and other considerations

② Instead of paying the premiums directly, the **THE INSURED RETIREMENT ADVANTAGE®** is selected to fund the premiums

③ The FIUL policy is applied for and the life insurance company starts the underwriting process

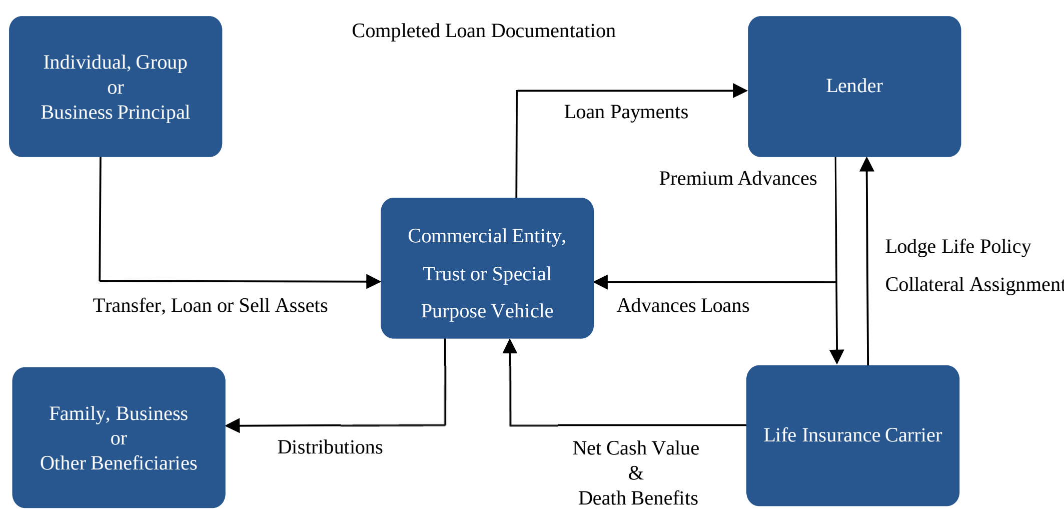
④ Design options for the loan including the annual client contribution, face amount and other details are finalized

⑤ The loan structure is reviewed – all loans are made to entities such as ILIT's, LLCs or C-Corps or S-Corps

⑥ Loan application is submitted and other due diligence information is collected

⑦ The policy and loan are actively managed – reviewed at least on an annual basis

⑧ Following the payoff of the loan the long-term strategy is executed



THE DYNAMICS OF THE TRANSACTION

The most prominent variables in a financed life insurance transaction are the interest rates charged on the loan and the performance of the life insurance policy – as reflected in the long-term crediting rate and accumulated value. As of this writing there is no common benchmark used in setting interest rates for financed life insurance transactions. There are a variety of indexes such as the Secured Overnight Financing Rate (SOFR), Constant Maturity Treasury (CMT) and PRIME. The all-in interest rate, charged by the lender, is the total of the reference and a spread which is set by the lender. The reference or benchmark rate is floating – that is, the rate will change at some interval and be reset to a prevailing level. The interest rate spread is usually contractually fixed over the term of the loan. Some lenders offer fixed rates or derivatives to address perceived interest rate risk or volatility in the benchmark rate.

FIUL policy performance will depend on the crediting rate which is derived from the participation in a selected index or multiple indexes. A common index is the Standard & Poor's 500 Index (excluding dividends). There are different methods of measuring the S&P 500 (annual point-to-point reset, monthly averaging, etc.) and most life insurance companies offer a range of other benchmarks – both domestic and foreign market based. Whole Life and other types of permanent coverage reflect policy crediting based on the issuer's general account returns and perhaps an annual dividend as declared by the insurance carrier.

The long-term interchange between the life insurance policy's performance and the interest charged on the loan is a key determinant of collateral requirements and the relative success of the financing transaction. Over time, under ideal conditions, there will be a positive differential between the loan interest rate and crediting of the financed policy. There is no guarantee of such an outcome although Prudent design and ongoing review are intended to help identify and manage these risks, but they do not guarantee any favorable outcome.

- Using a balanced amount of leverage (as reflected in the annual loan servicing payment) that does not place excessive stress on the financing arrangement
- Staying current with all lender requirements
- As the transaction develops evaluate changes to the loan and/or policy to account for changing economic and financial conditions

Prudent design and annual review are intended to help identify and manage risks over time; they do not guarantee success, policy performance, loan payoff, income, collateral sufficiency, or any specific outcome. Interest rates, policy credits, policy charges, loan terms, collateral needs, and client contributions should be stress-tested and reviewed at least annually.

CURRENT PROGRAM GUIDELINES
SUBJECT TO LENDER AND CARRIER APPROVAL

- Minimum initial face amount of $500,000 no maximum, 📌
- Minimum annual funded premium of $50,000 for a stand-alone case – based on a ten pay, non-MEC premium solve
- Related or group cases can be combined to meet the $50,000 premium limitation – premiums, for any individual case, cannot be lower than $35,000
- Maximum issue age of 60
- Minimum insured/borrower annual income requirements set but issuing carrier 📌📌
- Loans can be made to trusts, companies, corporations and other approved entities
- One-time financial underwriting
- No annual loan re-qualification
- Minimum insured/borrower annual income requirements set by the issuing carrier (Range from $100,000 - $200,000) 📌
- Minimum business revenue of $750,000 for two consecutive years – exceptions possible following review
- Annual out-of-pocket contributions are required for or a minimum of five years and may be extended for a longer duration. Our recommendation is to continue contributions for ten years. Should you elect to discontinue contributions after the initial five-year period, a Letter of Instructions (LOI) must be executed and submitted to the lender
- Insured’s/Borrower’s financial position must indicate a liquidity requirement of 125% of the cumulative premium payments in the first five years minus the five year out of pocket contribution
- Interest rate spread of Interest rate spread of 1.85% over the applicable reference rate
- No arrangement or origination fees
- Annual administrative fee of $1800 is charged by lender, during the first ten years 📌📌📌

📌 May be higher based on issuing life company guidelines

📌📌 Range from $100,000 - $200,000

📌📌📌 Check with your financial advisor for details

Meeting income, revenue, age, face amount, or liquidity guidelines does not establish suitability. Suitability must be determined separately by the advisor based on insurance need, cash flow, liquidity, collateral capacity, risk tolerance, tax/legal review, and the client's ability to maintain the strategy. No annual loan requalification does not eliminate ongoing lender requirements, collateral obligations, reporting requirements, contribution obligations, or the borrower's duty to comply with loan documents. Loan terms shown are preliminary and subject to lender selection, underwriting, approval, documentation, and market conditions.

FREQUENTLY ASKED QUESTIONS

DO I NEED A LIFE INSURANCE EXAM

I.R.A. Insured Retirement Advantage® uses a Fixed Index Universal Life Insurance Policy (FIUL) which requires a life insurance application, underwriting process and possibly an exam to qualify.

DO I NEED TO APPLY FOR A LOAN

There is a brief loan application and simplified loan underwriting process. Other due diligence requirements are case by case.

WHAT TYPES OF COLLATERAL ARE REQUIRED

I.R.A. Insured Retirement Advantage® is designed, prospectively, to require only the life insurance policy's cash surrender value as a means of collateral. The possibility of posting additional collateral is minimized by the participant's out of pocket contribution and other features of the loan.

WHAT HAPPENS IF I CANNOT MAKE AN ANNUAL OUT OF POCKET CONTRIBUTION

Annual out-of-pocket contributions are a required component of the loan and must be made for a minimum of five (5) years. Contributions may continue beyond five years at the client's discretion; however, it is highly recommended that clients plan to make annual contributions for ten (10) years. Clients should take all necessary steps to ensure these payments are made as scheduled.

If a client elects to discontinue annual contributions after the fifth payment, the lender requires a signed Letter of Instruction (LOI) authorizing the change. Contributions may not be stopped without lender approval. If an annual contribution is missed or reduced without an approved LOI, the lender may require additional collateral to support the loan. While this option may be available, it is not the preferred outcome.

HOW IS THE LOAN PAID BACK

The loan can be re-paid through a combination of methods including a loan from the life insurance policy. Other options include out of pocket contributions via outside funds or a combination of methods such as loans and possibly withdrawals of cash value. It is highly recommended to plan for different repayment methods

Clients should plan financially for ten years of out-of-pocket contributions. Any earlier discontinuation requires lender approval and may affect collateral, policy values, loans and possibly withdrawals of cash value. It is highly recommended to plan for different repayment loan repayment, and projected income. Additional collateral or outside funds may be required if policy values, loan balances, interest rates, lender terms, or methods contribution patterns differ from assumptions. Internal policy funding of loan repayment is not guaranteed.

PROJECTED BENEFITS

FIFTY FIVE-YEAR-OLD-MALE
PREFERRED RATE CLASS
$1,038,669 INITIAL DEATH BENEFIT
INDEXED UNIVERSAL LIFE INSURANCE

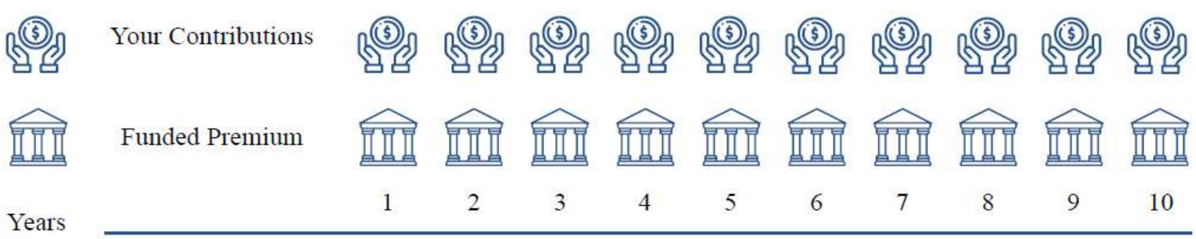
Death benefit protection
with the potential for retirement
income

PLANNING OBJECTIVE

Maintain Target Death Benefit Over Lifetime
Maximize Projected Income Starting as early as Age 70
Annual Amounts Will Vary.

Loan Payoff Illustrated Using a Participating
Policy Loan. Date Is Not Contractually Set.
Annual Amounts Will Vary.

Non-Guaranteed Result. Illustrated Income
Generated Using Participating Policy Loans.



Your Contributions

$30,000 years 1-10

$300,000 Total Contributions

Funded Premium from Lender

$50,000 years 1-10

$500,000 Total Contributions

MAXIMUM ILLUSTRATED
DEATH BENEFIT
$1,200,178

POTENTIAL ANNUAL
INCOME
$30,576/yr. to age 100 = $917,280

PROJECTED BENEFITS — NON-GUARANTEED

The illustrated potential annual income, maximum illustrated death benefit, and loan payoff timing are hypothetical and non-guaranteed. Income may be lower, higher, delayed, reduced, unavailable, or may require additional out-of-pocket funding. The illustrated loan payoff is not contractually scheduled. The life insurance benefits and values shown are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable than illustrated. This presentation is not valid unless accompanied by a complete insurance company illustration.
Please see the full illustration for guaranteed values and other important information.

HYPOTHETICAL FINANCED LIFE INSURANCE POLICY – PROJECTED NON-GUARANTEED RESULTS “QUICK VIEW”

PRESENTED TO AGENT: VALUED ADVISOR
PROPOSED INSURED: VALUED CLIENT
LIFE INSURANCE COMPANY (ISSUER): LIFE OF THE SOUTHWEST
PRODUCT: SUMMIT LIFE

Columns vary in timing, with some showing beginning-of-year values and others end-of-year values

Age	*** Year	Lender Premium Schedule	Premium Schedule (DDA-2)	DDA Unused Funds	Projected End of Year Loan Balance	Estimated Loan Interest Rate	Projected Annual Loan Interest	Annual Client Contribution	Projected Loan Pay Off / Illustrated Index Disbursement	Illustrated Life Policy Low Points / Values + DDA Acct	Estimated Basic Collateral Calculation	Estimated Collateral Range *(ECR)	Illustrated Gross Death Benefit	Net Death Benefit After Loan Repayment
					$76,360	5.89%	$4,560	$30,000		$86,279	$0	$0	$1,038,669	$1,012,309
56	1	$50,000	$100,000	$50,000	$76,360	5.89%	$4,560	$30,000		$86,279	$0	$0	**$1,038,669**	**$1,012,309**
57	2	$50,000	$0	$0	$51,081	5.64%	$2,921	$30,000		$72,568	$0	$0	**$1,079,610**	**$1,028,529**
58	3	$50,000	$50,000	$0	$77,094	5.39%	$4,213	$30,000		$108,750	$0	$0	**$1,122,856**	**$1,045,762**
59	4	$50,000	$50,000	$0	$104,331	5.14%	$5,437	$30,000		$144,867	$0	$0	**$1,168,604**	**$1,064,273**
60	5	$50,000	$50,000	$0	$132,867	5.00%	$6,736	$30,000		$180,944	$0	$0	**$1,217,051**	**$1,084,184**
61	6	$50,000	$50,000	$0	$162,926	5.00%	$8,259	$30,000		$216,383	$0	$0	**$1,267,761**	**$1,104,835**
62	7	$50,000	$50,000	$0	$194,591	5.00%	$9,865	$30,000		$251,621	$0	$0	**$1,321,342**	**$1,126,751**
63	8	$50,000	$50,000	$0	$227,947	5.00%	$11,556	$30,000		$286,554	$0	$0	**$1,377,883**	**$1,149,936**
64	9	$50,000	$50,000	$0	$263,084	5.00%	$13,337	$30,000		$321,094	$0	$0	**$1,437,493**	**$1,174,409**
65	10	$50,000	$50,000	$0	$300,097	5.00%	$15,213	$30,000		$355,135	$0	$0	**$1,500,275**	**$1,200,178**
66	11				$316,123	5.00%	$16,026			$527,492	$0	$0	**$632,991**	**$316,868**
67	12				$333,004	5.00%	$16,881			$556,618	$0	$0	**$662,375**	**$329,371**
68	13				**$350,787**	5.00%	$17,783			$587,782	$0	$0	**$693,582**	**$342,795**
69	14					**Est. Loan Payoff ***			**$350,787**	$249,195	$0	$0	**$355,003**	**$355,003**
70	15								$30,576	$230,052	$0	$0	**$335,593**	**$335,593**
71	16								$30,576	$218,880	$0	$0	**$325,146**	**$325,146**
72	17								$30,576	$207,630	$0	$0	**$306,560**	**$306,560**
73	18								$30,576	$196,372	$0	$0	**$286,312**	**$286,312**
74	19								$30,576	$185,206	$0	$0	**$264,289**	**$264,289**
75	20								$30,576	$174,263	$0	$0	**$240,384**	**$240,384**
76	21								$30,576	$163,729	$0	$0	**$214,520**	**$214,520**
77	22								$30,576	$153,287	$0	$0	**$207,904**	**$207,904**
78	23								$30,576	$142,971	$0	$0	**$201,700**	**$201,700**
79	24								$30,576	$132,817	$0	$0	**$195,960**	**$195,960**
80	25								$30,576	$122,857	$0	$0	**$190,739**	**$190,739**
81	26								$30,576	$113,088	$0	$0	**$186,053**	**$186,053**
82	27								$30,576	$103,604	$0	$0	**$182,023**	**$182,023**
83	28								$30,576	$94,448	$0	$0	**$178,715**	**$178,715**
84	29								$30,576	$85,657	$0	$0	**$176,195**	**$176,195**
85	30								$30,576	$77,272	$0	$0	**$174,528**	**$174,528**
86	31								$30,576	$69,261	$0	$0	**$173,711**	**$173,711**
87	32								$30,576	$61,707	$0	$0	**$173,858**	**$173,858**
88	33								$30,576	$54,620	$0	$0	**$175,013**	**$175,013**
89	34								$30,576	$47,980	$0	$0	**$177,186**	**$177,186**
90	35								$30,576	$41,757	$0	$0	**$180,381**	**$180,381**
91	36								$30,576	$35,967	$0	$0	**$184,653**	**$184,653**
92	37								$30,576	$33,492	$0	$0	**$161,152**	**$161,152**
93	38								$30,576	$35,449	$0	$0	**$138,282**	**$138,282**
94	39								$30,576	$43,164	$0	$0	**$116,860**	**$116,860**
95	40								$30,576	$58,225	$0	$0	**$97,876**	**$97,876**
96	41								$30,576	$81,990	$0	$0	**$81,990**	**$81,990**
97	42								$30,576	$111,258	$0	$0	**$111,258**	**$111,258**
98	43								$30,576	$146,673	$0	$0	**$146,673**	**$146,673**
99	44								$30,576	$188,943	$0	$0	**$188,943**	**$188,943**
100	45								$30,576	$238,844	$0	$0	**$238,844**	**$238,844**

* Estimated Loan Payoff is hypothetical and non-guaranteed. It is not a contractually scheduled payoff date. Actual repayment may occur later, earlier, in a different amount, or not at all, and may require additional collateral or outside funds.

NOTICE: IT IS IMPORTANT THAT YOU REVIEW CAREFULLY THE NOTICE AND DISCLAIMER TO LEAD ADVISOR / PRIMARY WRITING AGENT VALUED ADVISOR AND CLIENT VALUED CLIENT LOCATED ON THE FOLLOWING PAGE OF THIS PROJECTION

NOTICE AND DISCLAIMER TO LEAD ADVISOR / WRITING AGENT VALUED ADVISOR AND CLIENT VALUED CLIENT

Insured Name : Valued Client
Insured Age : 55

Lender : To Be Determined
Initial Estimated Interest Rate : 5.89%
Origination Fee : $0.00
Annual Servicing Fee : $1,800.00

The interest rate utilized in this hypothetical projection was formulated and provided solely by the lender. The rate was derived by utilizing factors known only to the lender. Notwithstanding any interest rate ultimately charged, it is typically a product of an established reference plus a mark-up, known as a “spread,” in an amount set by the lender and not by Northstar Funding Partners (NSFP). Examples of references that the lender might employ include but are not limited to: (1) The Wall Street Journal Prime Rate (WSJ Prime); (2) a designated duration/term of the Secured Overnight Financing Rate (SOFR); and (3) a designated duration/term of the Constant Maturity Treasury Rate (CMT Rate). Other references are sometimes chosen by the lender. Additionally, most rates are “floating” or “variable,” meaning they will fluctuate at a set frequency or at any time. It is important that you read and understand the applicable loan documentation, term sheet, or other lender-generated communications and documentation. NSFP does not set or otherwise control these rates, and nothing in this illustration constitutes a representation or warranty by NSFP as to any current or actual rates. As with all components of this hypothetical projection, the interest rate projections are also hypothetical and do not represent a guarantee of any kind. Changes and fluctuations in the charged interest rate should be expected and can be significant. It is important that you understand these potential changes and fluctuations. It is also important that you understand that NSFP plays no part in setting interest rates or establishing the mechanisms by which they operate. NSFP makes no representation or warranty as to any current or future interest rates or the mechanisms by which they operate. Likewise, the life insurance benefits and values in this hypothetical are not guaranteed. These benefits and values are provided by the insurance company and are based upon assumptions that can change or be modified at the discretion of the insurer and based upon product performance, none of which are controlled by NSFP. This means that actual results may be more or less favorable than those set forth in this hypothetical. Each insurer employs its own set of assumptions, which can differ greatly. For a better understanding of these assumptions and how they may change, you should consult with the insurer. Nothing in this illustration constitutes a representation or warranty by NSFP concerning insurance performance, underlying assumptions, or suitability for any particular insured. As with interest rates, NSFP plays no role in the assumptions utilized by the insurer or the mechanisms by which they may be changed. This hypothetical projection will be accompanied by a complete insurance company illustration, and it is important that you review it carefully. NSFP's premium finance model (“Quick View”) utilized in this projection is derived from the rates and assumptions provided by the lender and insurer, as described above. The results of NSFP's projections are purely hypothetical and do not represent a guarantee of performance or any specific outcome. Certain illustrated loan payoff or disbursement values may reflect lender provisions that include contractual minimum interest rates or other lender terms. However, the illustrated results assume that policy performance and loan terms occur exactly as shown. Variations in policy performance, index credits, interest rates, loan costs, lender terms, or other factors may materially affect the timing and amount of any loan payoff or policy disbursement. Any guarantees referenced in lender or insurance documentation apply only to specific contractual provisions and do not guarantee the illustrated results shown in this projection. When evaluating or entering such a transaction, you should anticipate fluctuations—potentially significant—in actual policy performance and loan results. By receipt of this Notice and the Quick View, you acknowledge that this projection does not establish any contractual or legal relationship with NSFP and does not constitute a representation or warranty of any kind. You further acknowledge that it is the sole responsibility of the Agent and the customer’s tax and legal professionals to advise and guide the review of the insurance and loan documentation. NSFP disclaims the accuracy of any component of this projection, as all projections are purely hypothetical. By the Agent’s presentation of this projection to the customer, it is understood and agreed that the Agent shall hold NSFP, its agents, employees, and affiliates harmless from any and all losses, legal expenses, claims, or legal proceedings to the fullest extent permitted by applicable law. It is further acknowledged that NSFP does not provide tax or legal advice and is not affiliated with any financial institution, life insurance company, or the Agent.

Agents Customer Date

Lead Advisor Date

LEAD ADVISOR AND CLIENT RISK ACKNOWLEDGEMENT

Before relying on any projection, illustration, recommendation, or presentation involving the strategy, the lead advisor must review the following points with the client. For purposes of this acknowledgement, the “lead advisor” is the financial professional with the direct client relationship and is solely responsible for communicating with the client, reviewing the client’s objectives and financial circumstances, explaining the strategy, determining whether the strategy is appropriate, and ensuring the client understands the risks, obligations, and ongoing responsibilities.

NSFP operates only in a wholesale, training, case design, premium finance strategy support, and administrative support capacity for the lead advisor. NSFP does not communicate directly with the client, present the strategy to the client, determine client suitability, or provide individualized consumer, tax, legal, investment, or financial advice to the client. NSFP may appear on insurance applications, carrier forms, or related documents for carrier processing requirements or in connection with the wholesale/support services provided to the lead advisor. Such inclusion does not make NSFP the lead advisor, create a client-facing advisory relationship, or alter the lead advisor’s responsibility to explain the strategy, review suitability, and service the client relationship.

Client Initial:

________ **NOT A RETIREMENT ACCOUNT**

I.R.A. Insured Retirement Advantage® is a branded premium financing strategy for purchasing life insurance. It is not an IRA, qualified plan, ERISA plan, retirement account, bank product, or investment account.

________ **LIFE INSURANCE NEED REQUIRED**

This strategy is appropriate only where there is an independent and legitimate need for life insurance protection.

________ **NON-GUARANTEED RESULTS**

Projected values, income, loan payoff, policy performance, and collateral calculations are hypothetical and are not guaranteed.

________ **INTEREST RATE AND LENDER RISK**

Loan rates, spreads, lender terms, collateral requirements, underwriting requirements, and lender availability may change and are controlled by the lender, not NSFP.

________ **POLICY PERFORMANCE RISK**

Index credits, policy charges, cost of insurance, caps, participation rates, crediting rates, and insurer assumptions may change and can materially affect results.

________ **COLLATERAL AND OUTSIDE FUNDS**

Additional collateral or outside funds may be required to maintain the policy, support the loan, repay the lender, prevent a lapse, or continue the strategy.

________ **INCOME MAY VARY**

Illustrated income may be lower, delayed, reduced, unavailable, or may require additional funding depending on actual policy performance and loan results.

________ **TAX AND LEGAL REVIEW**

Policy loans, withdrawals, lapse, surrender, ownership structure, collateral assignment, and financing terms should be reviewed by the client’s independent tax and legal advisors.

________ **LEAD ADVISOR REVIEW REQUIRED**

The lead advisor has reviewed the strategy, risks, illustrations, financing assumptions, and client obligations with the client and has determined that the client understands the strategy and has the financial ability to maintain it.

________ **ANNUAL REVIEW REQUIRED**

The strategy should be reviewed at least annually with the lead advisor, lender documents, carrier illustration, loan terms, collateral requirements, and updated assumptions.

Advisor / Writing Agent Signature / Date: ______________________________

Client Signature / Date: ______________________________

This acknowledgement is intended to support, not replace, the complete carrier illustration, insurance application, lender documents, compensation disclosures, and professional tax/legal advice.

MORE DETAILED INFORMATION CAN BE SOURCED THROUGH THE NORTHSTAR FUNDING PARTNERS RESOURCE LIBRARY

CONSUMER GUIDE TO PREMIUM FINANCE
LOAN TYPES AND CASE PLANNING
MODELING AND STRESS TESTING
FOREIGN NATIONAL GUIDELINES
STEP BY STEP PROCESSING GUIDE FOR TRUSTS AND COMMERCIAL LOANS

POINTS OF REFERENCE

1 The use of cash value life insurance to provide a tax-tax-advantaged access to policy cash value assumes that there is first a need for the death benefit protection. The ability of a life insurance contract to accumulate sufficient cash value to help meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years.

2 The 0% "floor" provided by an indexed universal life insurance policy ensures that during crediting periods where the index is negative, that no less than 0% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting.

3 It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

4 Increases in the death benefit may be subject to additional underwriting approval, changes in the type of death benefit may be limited by policy values.

5 Living benefits (if applicable) are provided by no-additional premium accelerated benefit riders. Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event, may affect your eligibility for public assistance programs, and may reduce or eliminate other policy and rider benefits. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Riders are optional, may require additional premium and may not be available in all states or on all products. This is not a solicitation of any specific insurance policy.

6 Premium financing relies on internal policy funding to pay back the loan. This is not guaranteed and results may be more or less favorable than illustrated. The ability to internally fund a life insurance contract will be dependent upon the performance of the contract and is not guaranteed. If remaining policy values and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy in force or to repay the loan.

TAKE THE NEXT STEPS AND LEARN MORE ABOUT I.R.A. INSURED RETIREMENT ADVANTAGE®

Valued Advisor