

SCA

SUCCESSION CAPITAL ALLIANCE



**MAXIMIZING THE
PERFORMANCE OF
YOUR CLIENT'S LIFE
INSURANCE ASSETS**

**PREMIUM FINANCING
LIFE INSURANCE**

**THE GOLD STANDARD IN
PREMIUM FINANCING
LIFE INSURANCE
SINCE 1996**

Succession Capital Alliance | 949.794.1882 | successioncapital.com



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Creditability Matters

Where We Started, What We Do, Where We Are Going



Julian Movsesian
President & CEO

Modern Premium Financing began in 1996, when rising insurance star Julian Movsesian was challenged to come up with a better way to buy life insurance—the Capital Maximization Strategy™(CMS).

Throughout the past 20 years SCA has built a team of experts who have continually refined CMS . . . enhanced it . . . integrated it with advanced insurance strategies.

We've seen it all, serving advisors and their clients effectively through boom and bust. In the 2008 meltdown, when lenders were scrambling to call their loans, every one of our clients saw their loans renewed.

We're the largest, longest-running, and most respected premium financing program in the industry. We've helped advisors place more than \$52 billion of protection and \$5.1 billion of financed premiums .

But our foundation and focus is still that original client's challenge: maximizing the value of life insurance assets.

Maximizing the Performance of Client's Life Insurance Assets

As an advisor to advisors we offer advanced life insurance planning for high-net-worth clients, with a singular focus on maximizing the performance of their life insurance assets.

Through our proprietary and nationally recognized Capital Maximization StrategySM we help clients realize benefits far exceeding what they thought possible.



Michael Rothman
Executive Vice President



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The gold standard in advanced life insurance planning for advisors and their high-net-worth clients.

As the creators of Premium Financing in the Life Insurance industry We help clients realize benefits far exceeding what they previously thought possible through our proprietary and nationally recognized Capital Maximization StrategySM, which delivers customized solutions using the Power of ChoiceTM.



Intelligent Leverage

The core of our Capital Maximization StrategyTM is financing policy premiums through a custom loan tailored to your client's unique circumstances and objectives.



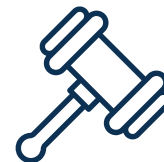
Custom Design Strategies

There's no "one size fits all." We work closely with you and your client's other advisors to develop a custom plan directed to your client's specific capital, income, business, tax, estate and charitable objectives.



Carrier/Lender Relationships

Our gold-standard reputation has allowed us to establish an extensive network of top lenders and carriers with a sophisticated understanding of premium financing.



Policy Audit & Restructuring

We review your client's existing policies to identify areas of under-performance and suggest ways of improving portfolio value.



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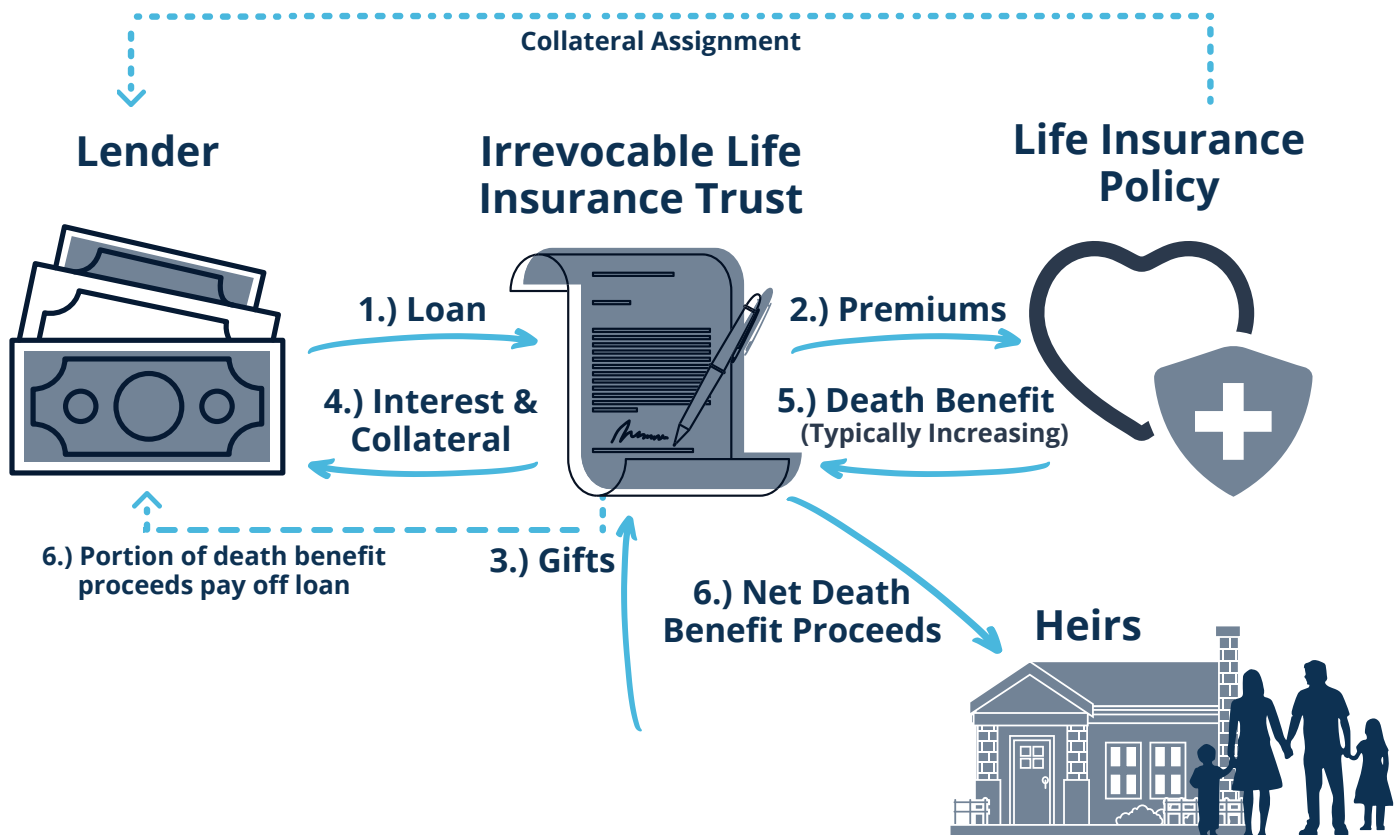
Next Level Results Achieved... Since 1996

52 Billion
Insurance
Placed

5.1 Billion
Premium
Funded

25 Years
Industry
Leader

Premium Financing Life Insurance





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The 'Perfect' Client

Target Clients: Affluent Individuals, Corporations, Trusts, Partnerships

Financial Qualifications: A minimum net worth of \$5 million, including liquid and illiquid assets.

Client Objectives: A desire or need to maintain current assets or reduce the impact of life insurance premiums on current cash flow.

Additional Qualifications: Able to qualify both financially and medically for the life insurance policy.

Premium Financing should not be used to help clients obtain life insurance coverage that they would not otherwise be able to afford.



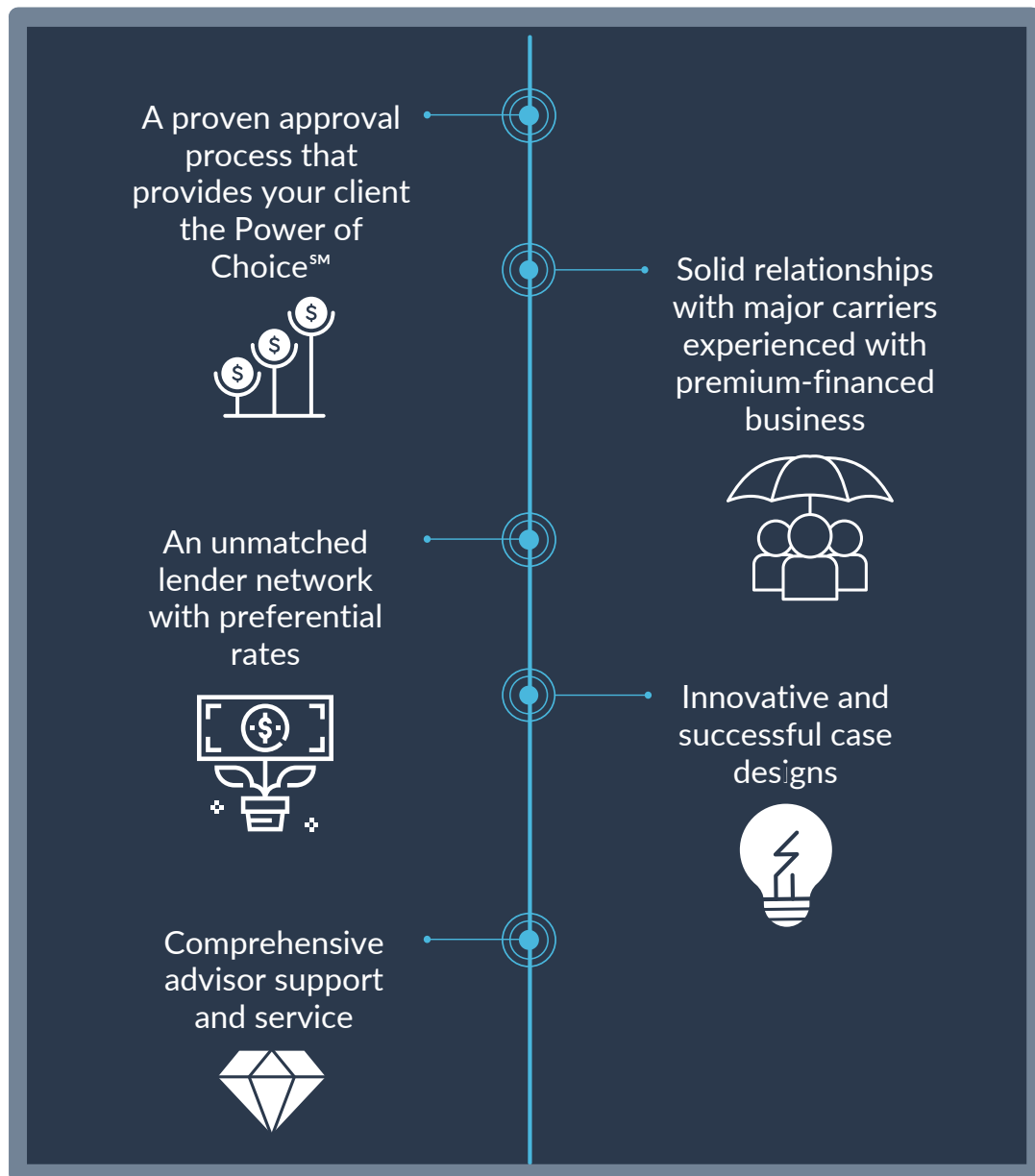


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Why SCA?

We work as Advisor to Advisors . . . Premium financing is a simple idea, but complex in practice. As the creators of Premium Financing in the life insurance industry we understand it requires access to and relationships with sophisticated lenders and carriers, intimate understanding of lending markets—and unique communication skills for client presentations.

Partnering with Succession Capital Alliance gives you the support of a deeply experienced team—and exclusive access to an extraordinarily effective program that exists nowhere else in the industry.

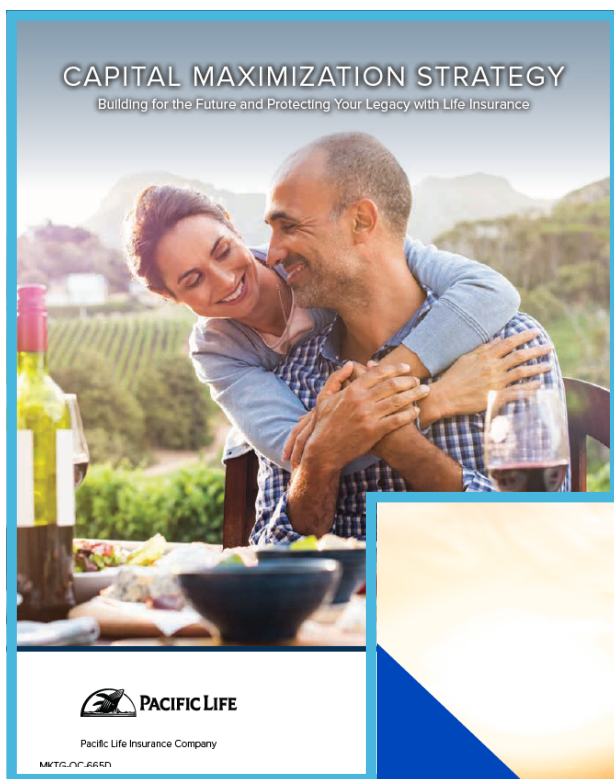




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Co-Branded Carrier Brochures

We are the only Premium Financing firm to have co-branded carrier brochures, which speaks to our relationships with various insurance carriers. These client-approved brochures are a great way to inform clients of the benefits that await.





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Custom Planning with CMS

Truly successful life insurance planning is an art backed by years of experience. There's no "one size fits all" solution: each client requires a unique plan reflecting their unique capital, income, business, tax, estate and charitable objectives. We work closely with you and your client's other advisors to integrate the Capital Maximization StrategySM into a custom plan directed to specific ends.



CMS Inforce: Leverage the cash value of a new or existing life insurance policy to secure a line of credit for the purchase of additional life insurance.

CMS Charitable: Maximize the value of charitable giving and charitable deductions while increasing net inheritance. For philanthropists with a minimum net worth of \$25 million.



CMS Business: Protect a business against loss if an owner or key employee dies unexpectedly.

CMS Term: Expose the economic inefficiency of term life insurance and the extraordinary power of permanent life insurance for high-net-worth clients.





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Custom Planning with CMS



CMS Gift: Increase the value of the Lifetime Exemption by over 200%, while protecting and diversifying assets.

CMS Estate: Transfer wealth to heirs and future generations free of income and estate taxes, and with reduced gift tax exposure, by paying the death benefit into an irrevocable trust.



CMS FlexEstate: Incorporate maximum flexibility and minimal irrevocability into the estate plans of clients under 60, and allow future death benefits to be adjusted as the estate grows.

CMS Income: Maximize tax-advantaged capital growth within a policy to provide tax-free supplemental income—and a tax-free death benefit.



CMS Protection: Align the portfolio with asset protection strategies to protect grantor, spouse, and heirs against future lawsuits.



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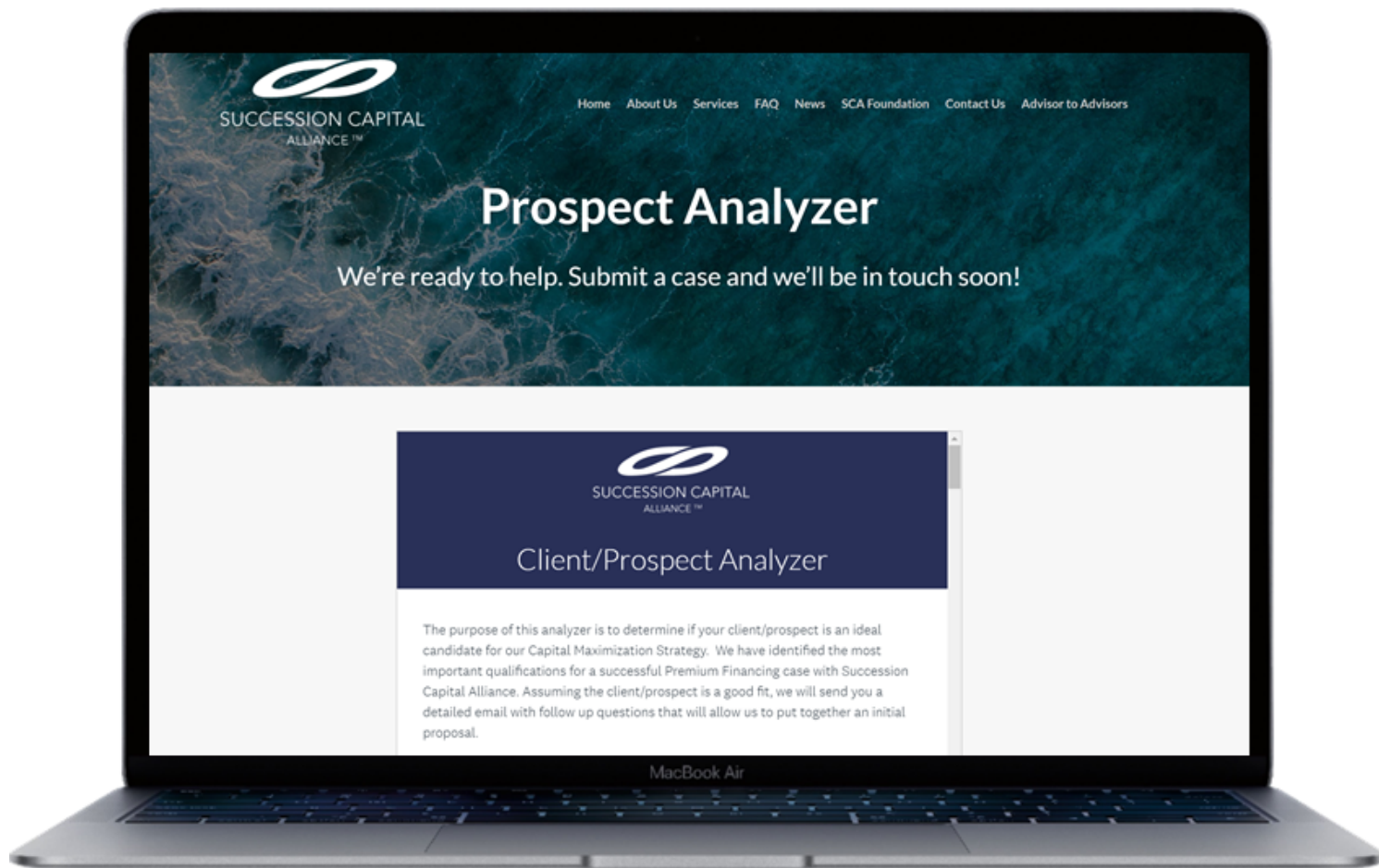
SCA Prospect Analyzer

As a client you can rest assured that we work in partnership with your financial professionals to offer advanced life insurance planning strategies customized for you.

As an Advisor, we become your partner to help you provide your client's the best premium financing life insurance solutions to maximize benefits and return.

Our SCA Prospect Analyzer is a protected interactive online questionnaire that details a potential client's goals and current financial plan.

Fill out our Client/Prospect Analyzer to give us a running start on the case.





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Succession Capital Alliance
offers advanced life insurance
planning in partnership with
your Financial Professional and
Advisory Team.

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