

Case Referral Fee To Advisor/Agent

Fifth Season Financial (FSF) offers a financial option for patients with an advanced stage illness and seniors with in-force life insurance. In business since 2007, FSF is the leading specialty lender in the field. As a licensed consumer lender, FSF has provided more than **\$75 million** in financial assistance to date.

Our **FLAG** Program (Funds for Living and Giving) is structured as a loan secured solely by the death benefit of an individual's life insurance policy.



FLAG: Funds for Living and Giving

- Insured can obtain 10-60% of their policy's death benefit in a lump sum or as a line of credit
- FSF assumes all future premiums
- All costs associated with the loan (interest and management fee) are paid out of the death benefit
- Insured makes NO OUT-OF-POCKET payments
- To date, 90% of loans have resulted in surplus funds remaining to pay out to beneficiaries

Who Qualifies for FLAG:

- Insured diagnosed with an advanced stage illness or have life expectancy (LE) of <7 years (for example, Stage III or Stage IV cancers, congestive heart failure, ALS, COPD, advanced diabetes, etc.)
- Life insurance policy in place for at least 2 years with a U.S. based carrier with a death benefit of \$75,000 or greater
- Policy may be term, universal, whole life, FEGLI (Federal Employee) or group

The FLAG Benefits over Life Settlements:

- Funds usually remain for beneficiary
- Transaction process is shorter and streamlined (4-6 weeks)
- Tax advantage
- Flexibility on the amount of the initial loan/draw
- Alignment of interests between insured and FSF - in a settlement, only the policy buyer benefits if there is an early maturity
- In-house medical expertise - FSF's in house medical underwriting expertise in advanced stage illness often results in differentiated views on life expectancy vs the L/S marketplace
- Insured retains the option to repay the loan at any time with no prepayment penalties

Please Contact Us To Qualify Your Potential Case!