



FLAG LIVING & GIVING EXAMPLE #1

Mr. Smith

CLIENT NAME

Stage IV Colon Cancer

DIAGNOSIS

\$300,000

LIFE INSURANCE FACE VALUE

\$125 / \$1,500

MONTHLY / YEARLY PREMIUMS

1. Qualification

Mr. Smith, diagnosed with Stage IV Colon Cancer, contacts Fifth Season Financial and fills out a **no-cost / no-obligation application.**

2. Proposal

Fifth Season confirms that Mr. Smith's diagnosis and life insurance policy qualify for the FLAG program. With a policy face value of \$300,000, **Mr. Smith is approved for an advance of up to \$150,000.**

3. Advance

Mr. Smith decides a \$100,000 advance meets his needs. **Mr. Smith pays nothing out-of-pocket and is able to utilize the \$100,000 advance immediately.** Fifth Season will assume payment of all premiums.

4. Benefit

The advance and fees/interest are paid later out of the benefit of his life insurance policy (including the cost of annual premiums). **All surplus funds depending on his lifespan are then paid to his beneficiaries.**

FLAG PROGRAM EXAMPLE FUND DISPERSMENT

Amount of initial advance: **\$100,000**

Funds for Beneficiaries: **Dependent on lifespan**

POLICY HOLDER LIFESPAN	FUNDS FOR BENEFICIARIES	TOTAL FUNDS FORWARDED*	% OF FACE VALUE RETAINED
6 months	\$176,880	\$276,880	92%
12 months	\$165,022	\$265,022	88%
24 Months	\$137,943	\$237,943	79%
36 Months	\$105,771	\$205,771	69%
48 Months	\$67,549	\$167,549	56%
60 Months	\$22,008	\$122,008	41%
72 Months	\$0	\$100,000	33%

*Combines the initial \$100,000 advance and surplus funds for beneficiaries.

This example is for illustration purposes only; all FLAG advance offers are individualized and actual terms may vary.



Call Fifth Season Financial today at 1-866-459-1271
fifthseasonfinancial.com