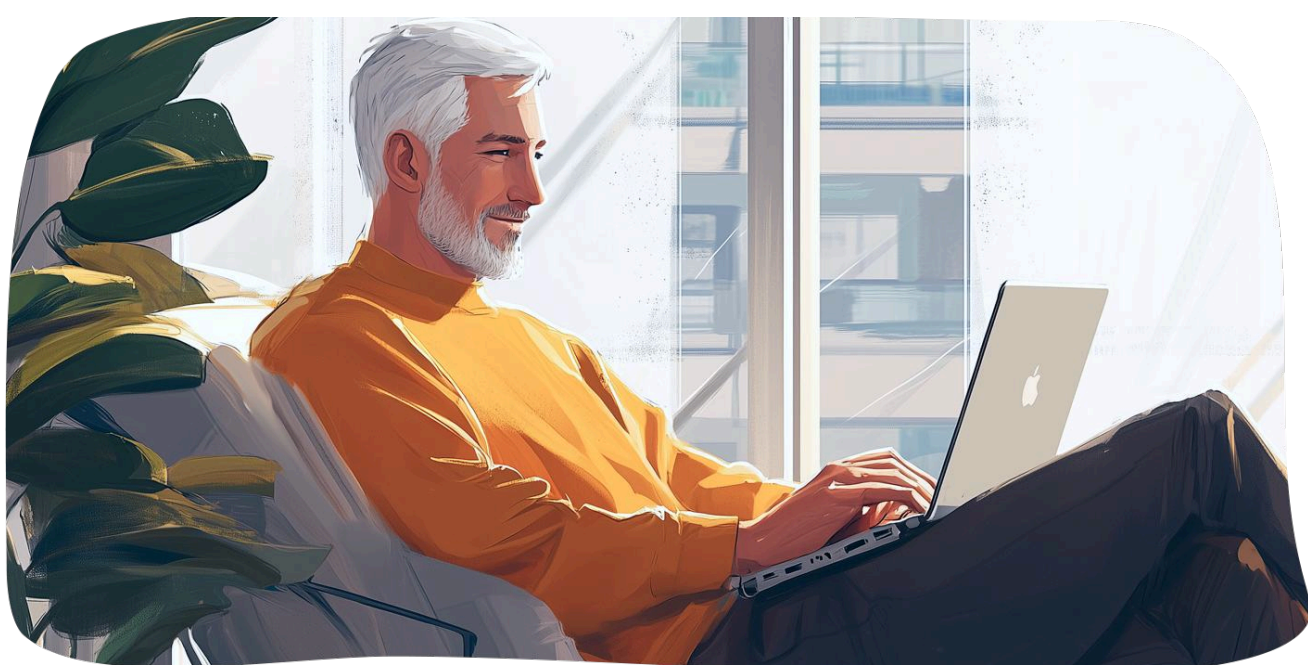


Unlocking Investing Possibilities

Matthew's iLOC Gives Him Liquidity to Explore New Opportunities

Matthew lives an active life in Chicago, enjoying many of the activities and unique experiences the city has to offer. His full-time work as an Information Technology leader keeps him busy, and in his spare time he parlays his professional skills into finance and investing. *"A while back, I realized I didn't want all my income coming from my full-time job,"* he shared. *"I began reading, researching, and investing on my own, and have found a lot of success in trying new strategies to diversify my wealth outside of the stock market."*



"The process of applying for an iLOC was fast and easy, and I was excited to be able to access 95% of my cash value after I made the switch."

Matthew had purchased a whole life insurance policy about twenty years ago but never accessed the cash value until about two years ago. *"As I continued learning new investing strategies, I realized I had this large reserve of unutilized cash that I could be putting to work for myself,"* he said. Matthew contacted his Northwestern Mutual Financial Advisor and took out a policy loan to begin accessing his cash value which he used to start purchasing rental properties.

After about a year, Matthew was satisfied with his policy loan but began wondering if better options were available. He realized that borrowing via a policy loan was impacting his policy's performance – he hadn't received his maximum dividend for the year – and the rate could be better considering the economic environment at the time. After researching options, Matthew asked his Financial Advisor about an Inclined Line of Credit (iLOC).

"The process of applying for an iLOC was fast and easy," said Matthew, *"and I was excited to be able to access 95% of my cash value after I made the switch¹."* Matthew received a better rate than he had before, and he found several other benefits including having access to his funds faster with next-day draws². Now Matthew is able to use more of his available cash value, while also maximizing the performance of his whole life insurance policy. *"I plan on deducting the interest starting this year, too³."* he said.

Matthew has used his iLOC to continue building his portfolio of investment properties, but he's also branched out into an ATM Fund and explored other investments. *"I enjoy having the flexibility to try new things as I learn more about the opportunities that exist in the world of finance,"* he shared. He plans on researching businesses that he wants to buy or start as a next-step in his journey. Whatever opportunities arise, Matthew's confident his iLOC will be a continuously valuable resource for accessing the liquidity he needs.



- ¹ Credit limits can be up to 95% of the cash surrender value, not to exceed the maximum loan amount from your carrier, inclusive of existing balances. Inclined will also reevaluate your credit limit for you two times per year.
- ² Once an Inclined Line of Credit is opened, policyowners can use our online portal to make draws that process overnight. Funds arrive at the receiving bank the next business day, fund availability subject to receiving bank's policies. In some cases, it may take 2 business days.
- ³ Inclined does not provide tax advice. Please consult your tax professional.