

Help clients **unlock**
the value of their
whole life policies.

Get Started with Inclined

Interested in what the Inclined Line of
Credit can do for your clients?

- 1 Sign Up for the Advisor
Portal**
Use your work email to register at
inclined.com/signup
- 2 Send Introductions**
Introduce clients and send them a
link to apply for an iLOC from
within the portal
- 3 Track Application Progress
and Statuses**
View details of all your clients'
iLOC applications in the portal

Join Inclined today as an advisor and start
offering your clients the fast, easy, secure way
to access the cash value in their Whole Life
Policy.



Scan the QR code
or visit
inclined.com/signup
to sign up today.

Why Refer Clients to Inclined?

Market Leading Efficiency

Our online application process is fast, and
policyowners can typically begin drawing
in as little as 15 days*.

Ease Your Team's Workload

Our new Advisor Portal makes it easy for
you to introduce clients to Inclined and
track their progress. We do the rest!

Competitive Rates

Our secure, modern technology removes
friction and allows our lending partners to
offer competitive rates.

*Time estimates are contingent upon
insurance carrier response times
and may be longer.

About Inclined

Inclined connects banks with borrowers to give whole life insurance policyowners a quick, cost effective way to borrow against the cash value they have built in their policies.

We're not a bank. Inclined is a financial technology company that makes taking out a line of credit backed by a whole life insurance policy easier than ever.



inclined

Introducing the iLOC

The Inclined Line of Credit (iLOC) is a revolving line of credit designed to give your clients the ultimate freedom and flexibility to access the cash value of their whole life policies.

- Fast, online application process
- Make overnight draws and payments easily from our online platform
- Competitive rates
- Establish a line of credit with a limit as low as \$5,000¹
- No fees, ever
- Established lines do not report to credit bureaus



Who Can Apply for an iLOC?

Our vision is to support all policies and policyowners. We're always working on expanding coverage for the types of policies and situations we can accept.

Borrowers

- Individuals residing in the USA must have an SSN or ITIN
- Not available in Iowa, Maryland, or U.S. territories and outlying islands
- FICO must be 620 or higher (Inclined does not report to the credit bureaus)

Policies

- Whole Life policies from Northwestern Mutual, MassMutual, and Guardian
- Combine an unlimited number of policies to reach a minimum credit limit of \$5,000¹
- Policyowner may be an individual or individual trustee irrevocable trust
- Any combination of listed insureds is acceptable
- Premiums must not be overdue
- All current assignments must be moved to Inclined
- Must not be a MEC

¹ Final underwritten line must be at least \$25,000 in Washington D.C., \$10,000 in New Mexico and Arizona, and \$5,000 everywhere else. An unlimited number of policies can be combined to reach the minimum credit limit.