

# Inclined Info Sheet for Policyowners

## About Inclined

Inclined was founded with a clear purpose: give whole life policyowners a better way to access the cash they have built up in their whole life insurance policy. We've built an innovative technology platform that connects policyowners with financial institutions to deliver competitive rates and superior customer service.

## The Inclined Line of Credit (iLOC)

Every policyowner should have easier access to the cash value of their whole life policies – whenever they want for whatever matters most. The Inclined Line of Credit (iLOC), is a revolving line of credit designed to give you the ultimate freedom and flexibility to do just that.

**Some of the benefits of borrowing against a whole life insurance policy include:**

→ **Low minimums, high limits**

You can establish a line of credit with as little as \$25,000 total cash value. Credit limits are typically up to 95% of the cash surrender value, and Inclined will also automatically increase your credit limit for you over time.

→ **Easy to apply and use**

Apply online quickly and easily. Once your account is active, use our online access for fast transfers to your linked accounts.

→ **Competitive rates, superior service**

Inclined offers competitive rates and we'll never charge you fees. In addition, our customer support team is responsive and dedicated to offering you an excellent experience throughout the life of your iLOC.

→ **Active iLOCs don't report to credit bureaus**

When you borrow against the cash value of your whole life insurance policy, we don't report it as outstanding debt to the credit bureaus.

→ **No required payments**

As long as there is room on your credit limit, interest payments are optional, giving you more flexibility and control over your finances. There is also no penalty for paying it off early if you choose. Monthly interest charges can be paid in cash or capitalized into principal up to the available amount on the line of credit.

→ **No fees ever**

<sup>1</sup> When your account is active and in good standing, each month you can choose to pay interest or let interest accrue. There are no fees or penalties for accruing interest. Unpaid Interest will be added to principal on the due date. If the interest due would place your balance above your credit limit you may owe a minimum payment and capitalizing interest may not be permitted.

“The process was easy and straight-forward. The terms are good and it’s nice to have access to the funds we have invested in our whole life policy.”

**Chad A.**

iLoc Client

## Why consider an iLOC?

Whole life insurance is a powerful yet underutilized financial tool for many people. Adding an iLOC to a whole life insurance policy can provide the liquidity you need for major life events - both the good and the bad.

### Examples of how our clients have used the Inclined Line of Credit:

-  Real estate purchases
-  Business start up
-  Cash flow support
-  Tax payments
-  Unplanned capital calls
-  Home remodeling
-  Tuition
-  Emergency fund
-  Unplanned expenses
-  Debt restructure from higher rates

