

Positioning Inclined to Your Clients

When your clients need liquidity – whether it's for covering unplanned expenses, starting a new business, or any other need – the Inclined Line of Credit (iLOC) offers an excellent option for them by unlocking the cash value in their whole life policies. The information provided below is meant to help you communicate the value of the iLOC to your clients.

Explaining Inclined

An alternative to taking a policy loan is to pledge your policy as collateral with a third party. We work with a company called Inclined that was founded by policyowners. When we use Inclined, your policy will continue to grow in the way it was designed when purchased. Inclined offers a simple and fast process for you to get a line of credit backed by the cash value in your policy, and their customer service is always excellent.

Top Features of the iLOC

The Inclined Line of Credit (iLOC) is a revolving line of credit designed to give whole life policyowners the ultimate freedom and flexibility to access the cash value in their policies. We've innovated to offer features and benefits that include:

- ✓ **Easy, 15-minute application and no cumbersome financial disclosures**
- ✓ **Up to 97% loan to value**
- ✓ **Automatic evaluation for credit limit increases 2x per year!**
- ✓ **Evergreen revolving lines that never need to be renewed and can be drawn from anytime**
- ✓ **Next-day draws via online account access**
- ✓ **No dollar limit on draw transfers**
- ✓ **Establish a line with a credit limit as low as \$5,000**
- ✓ **No fees, ever**
- ✓ **Competitive rates**

Resource Links

- [Email Template](#)
- [Phone Call Script](#)
- [iLOC Eligibility Requirements](#)
- [Brochure for Policyowners](#)
- [Inclined Overview for Policyowners](#)
- [Recorded Webinar for Policyowners](#)
- [Client Story: Renovations Made Easy with an iLOC](#)
- [Client Story: Flexible Liquidity with an iLOC](#)
- [Client Story: Building Wealth with an iLOC](#)
- [See Inclined's reviews on Trustpilot](#)