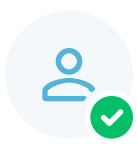


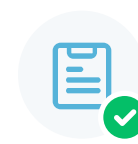
iLOC Eligibility Requirements

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 currently available to borrowers in Iowa, Maryland, or U.S. territories and outlying islands
- FICO must be 620 or higher



Policies

- **Northwestern Mutual:** Whole Life or Custom Universal Life (CUL) policies of any age
- **MassMutual and Guardian:** Whole Life policies at least 1 year old
- Any combination of listed insureds is acceptable
- Combine an unlimited number of policies to reach a minimum credit limit of \$5,000¹
- Policy owner on all policies must be an individual (We currently don't accept trusts or corporate ownership)
- All pledged policies must be in good standing
- Any existing policy assignments will need to be released
- 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.