

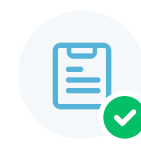
iLOC Eligibility Requirements

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 cash value of \$25,000¹
- 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 >\$5,000, including any allowances for potential cash value decreases in the event of an APL.