



Viatical Settlement Professionals, Inc.

Guide to

Getting a Loan Using Your Life Insurance Policy

Your life insurance policy can be used as collateral to secure a loan to you. The lending institution generally assumes responsibility for making any premium payments going forward.

Upon your passing, the lending institution receives full repayment of the loan principal and premium payments it has made on your behalf, plus interest, from your policy's death benefit. Your original beneficiary receives whatever net benefit may remain on the policy.

You can qualify for a loan if:

- You have been diagnosed with a chronic or life-limiting illness
- You have owned your policy for two years or longer

You may apply for a loan without obligation. There's no income requirement, credit check, physical examination, or repayment plan.

Tax Implications

VSPI is not a financial planner, so we strongly recommend you work with your tax adviser to assess how a loan may affect what you owe, since tax law is continually changing.

Call 888-321-9057 or 804-740-3900 or email swatson@vspi.com to discuss your particular case. Visit www.VSPI.com for details on the process so you may *Bring Your Benefits to Life*.