

# Life Insurance Premium Finance

## **What is our competitive advantage?**

- ❖ Largest publicly held bank based in St. Louis, MO
- ❖ Full range of financial solutions
- ❖ Vast knowledge in insurance
- ❖ Flexible loan structure
- ❖ Simple low cost documentation
- ❖ Personal guarantee not required
- ❖ Up to 10 year loan commitment (no annual re-qualify)
- ❖ Interest can be financed
- ❖ Collateral options available (including existing life policies)
- ❖ Use any major high quality carrier
- ❖ Variable Universal Life (VUL's) can be financed
- ❖ Highly competitive borrowing rates
- ❖ Fixed rate strategies available
- ❖ Can finance or re-finance existing policies
- ❖ No commission splits
- ❖ Quick assessment and turnaround

## **What is the Target Client?**

- ❖ Need for life insurance; usually for estate planning purposes
- ❖ Life Insurance policy greater than \$5 million
- ❖ Net Worth greater than \$10 million
- ❖ Minimum loan commitment \$3 million
- ❖ Minimum annual premium requirement \$300,000
- ❖ Meets bank lending guidelines



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## Who is Enterprise Bank & Trust?

Founded in 1988, Enterprise Financial Service Corp (NASDAQ: EFSC) is the largest St. Louis-based financial services firm with \$2 billion in banking assets and \$1.5 billion in trust assets. We operate banking locations in the St. Louis and Kansas City metro areas as well as a commercial loan production office in Phoenix, Arizona with an intent to open a state de novo bank charter in 2008 along with a wealth management business that is becoming increasingly national in scope. Our company is considered one of the more compelling growth stories in the small cap financial space by banking analysts. We compete very successfully in our markets against the giant banks and investment firms by virtue of exceptional talent, technology, and the ability to act quickly.

Our focus is on developing a comprehensive service capability to meet the needs of private business owners and their owner families and individuals of significant net worth.

## What is needed to get started?

- ❖ Life Insurance Illustration from carrier (s)
- ❖ Estate Plan Strategy
- ❖ Customer Background/Profile
- ❖ Current Personal Financial Statement (signed & dated)
- ❖ 3 Years Personal Tax Returns
- ❖ Trust Documents
- ❖ Anticipated Time Frame

## Who to contact?

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