

Investors Insurance Credit Line

Access equity when you need it.



Features:

- Line of Credit up to **92%** of cash value
- Term: **48 Months**
- Minimum credit line: **\$65,000**
- Maximum credit line: **\$3,000,000**
(exceptions possible)
- Competitive, variable rates:

Wall Street Journal Prime, Minimum Floor	
For Individually Owned Policies	3.50%
For Trust Owned Policies	3.75%

- Borrowers must be individual person(s) or trusts, no corporations or pensions allowed
- Whole life insurance policies that qualify must be at least one year old and from an Investors approved insurance company.
- Assignment and Loan documents must be completed by all policy owners.
- Minimum amount of customer check: **\$3,000**

To speak to an Insurance Credit Line Specialist:

Call direct toll-free:
844.865.1122

or email us at:

DL-IICL@myinvestorsbank.com



Access equity from your whole life insurance policy.



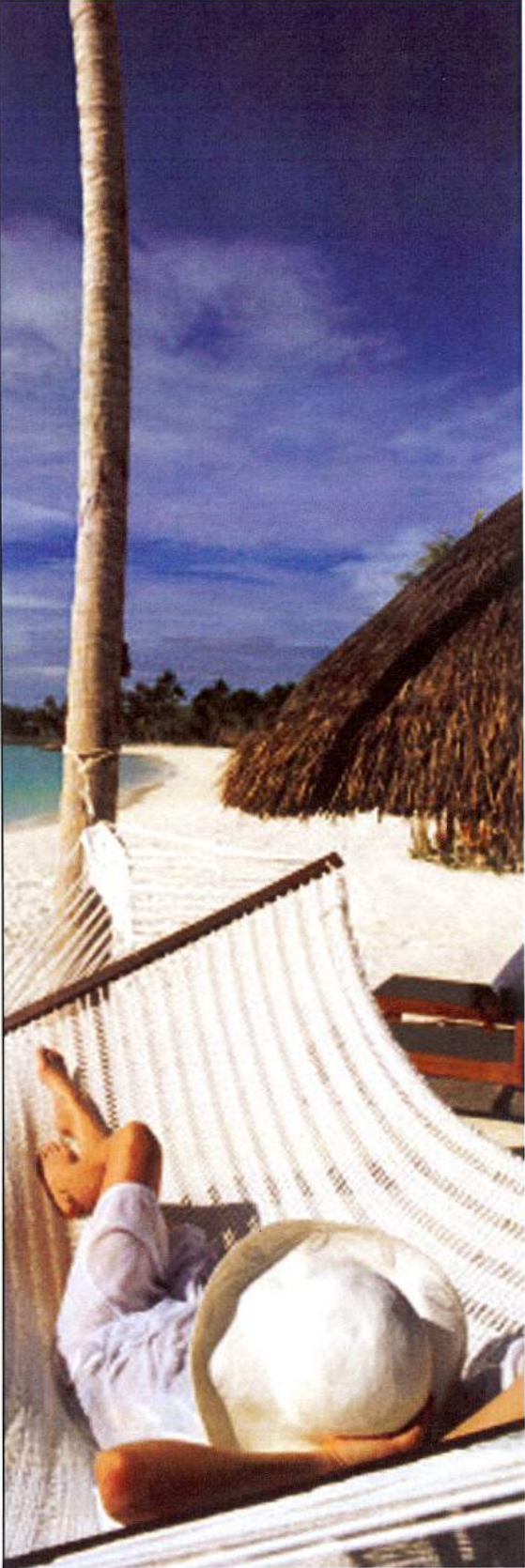
Investors Insurance Credit Line

If you need an efficient way to access the equity in your whole life insurance policy, Investors Insurance Credit Line could be the solution. Investors Insurance Credit Line is secured by an assignment of a whole life insurance policy. It's simply an effective tool for you to manage your liquidity.

- Multiple policies can be collateralized for a single credit line
- Dividends are not effected
- No matter the purpose, personal or business needs, the equity is available to you
- Interest may be tax deductible (please consult with your tax advisor)

- Quick and simple application process and approval
- Checkbook accessibility to funds.
- Monthly interest-only payments
- NO prepayment penalty, application fee, closing costs, or inactivity fee
- Monitor your account activity via online access
- Local customer service available 24/7

Speak to an
Insurance Credit Line Specialist:
Call direct toll-free: 844.865.1122
Email: DL-IICL@myinvestorsbank.com



Now you can access the wealth of your whole life insurance policy with Valley's Cash Value Line of Credit.

Now you can access the wealth you have built in your whole life insurance policy with Valley's Cash Value Line of Credit. This flexible new product offers you a secured line of credit that uses the cash surrender value of your whole life insurance policy as collateral. The Cash Value Line of Credit is easy to use as well. You will be able to access your available line of credit by simply writing a check, similar to a Home Equity Line of credit.

Here are some of the benefits of Valley's Cash Value Line of Credit:

- Quick and easy application process with no application fee
- Credit lines available up to 90% of verified cash surrender value
- Low interest rates
- Flexibility of accessing your line of credit when and where you need it most
- Potential tax savings*

Best of all, when you bank with Valley, you are working with a community-oriented bank with deep ties in the local neighborhoods it serves. By providing personalized service and customized financing solutions to its customers Valley has been recognized as a trusted, industry leader since 1927.

For more information about this exciting new product, please contact your financial planner.

800-522-4100
valleynationalbank.com





Cash Value Line of Credit

A Simple Solution to Access Cash

At Fidelity Bank, we understand the importance of simplifying your financial life. We also understand that you need hassle-free solutions for managing your liquidity needs. With this in mind, we have developed a line of credit to serve individuals who have accumulated cash value within their whole life policies.

The Benefits of Borrowing through the Cash Value Line of Credit

Compared with other borrowing options the Cash Value Line of Credit program offers several attractive benefits:

	Cash Value Line of Credit	Traditional Loan from Insurance Company
Multiple policies as collateral for a single line or loan	Yes	No
Maintain full dividend schedule	Yes	Varies
Online access to account activity	Yes	No
Immediate access to funds (once line of credit is in place)	Yes	No
Access funds using a checkbook	Yes	No
Potentially tax deductible	Yes**	Varies

**Please consult with your tax advisor to determine deductibility in your case.

*subject to normal credit approval criteria

Summary of Features*

The Cash Value Line of Credit provides you with a simple, cost-effective way to access the value of your whole life insurance policy. Features include:

- » Competitive variable rates
- » A quick and easy application process
- » No pre-payment penalty
- » Two-year term (renewable)
- » Interest-only payments made monthly

Cost Comparison

The Fidelity Bank Line of Credit is very simple. Your only cost is the interest expense on the outstanding loan amount. This rate is typically favorable when compared to the cost of borrowing directly from the insurance company.

In addition, if you use the proceeds of the Cash Value Line of Credit for business or investment purposes, the interest expense could be tax deductible. You should consult with your tax advisor to determine the deductibility for your individual situation.



**FIDELITY
BANK**

To get started today, contact:

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www.lionbank.com

NMLS# 663783

Member
FDIC



Fidelity Bank

Cash Value Line of Credit Q&A

The Q&A below provides answers to many of the commonly asked questions about Fidelity Bank's Cash Value Line of Credit. Please call or email **Jimmy Trimble (404-487-8712 / jimmy.trimble@lionbank.com)** with any questions you have that aren't included below.

What is the advance rate or Loan-To-Value offered through Fidelity Bank's Cash Value Line of Credit?

Up to 90% of the combined cash values of all Whole Life policies assigned to Fidelity.

What is the interest rate on outstanding line of credit balances?

As of the date of this document, the interest rate is a variable rate of Prime plus 0.75% with a floor rate of 4.5%. For clients who maintain their depository relationship with Fidelity Bank, the floor rate is 4%. Current advertised rates are subject to change at any time.

Is interest paid on Cash Value Lines tax deductible?

While Fidelity Bank does not offer tax- or legal-related advice, interest potentially may be deductible depending on how the proceeds are used. Consult your CPA or tax advisor.

Are there any origination fees or prepayment penalties?

No. There are no fees, penalties, or charges of any kind.

Is there a minimum or maximum Line of Credit amount?

There is no official maximum although line amounts over \$1.5 million require additional underwriting as described below. Line amounts are usually \$100,000 or more but there may be special circumstances that allow for loan amounts under \$100,000.

What is required to apply for a Cash Value Line of Credit?

For line amounts under \$1.5 million, only two items are required – 1) a personal financial statement completed on Fidelity Bank's form and 2) the most recent policy status/summary reports for the whole life policies to be assigned, which Fidelity Bank will obtain from your financial advisor. For line amounts over \$1.5 million, additional financial underwriting is performed and may involve additional financial documentation including tax returns and verification of liquidity.

Can Variable Life policies also be assigned as collateral?

In certain cases, Variable Life policies can be incorporated into the collateral base. The percentage of the collateral base that can be represented by Variable policies is dependent upon several other factors including the Income & Net Worth of the borrower as well as the overall age of the policies.

Where can the personal financial statement (PFS) form be obtained?

The PFS form will be emailed upon request (email jimmy.trimble@lionbank.com to request).

Can multiple policies be combined and used as collateral for a single line of credit?

Yes. This is the most common scenario. Fidelity Bank does all of the administrative work to combine the policies into one collateral base.

How can I access the line of credit?

Clients that have deposit accounts with Fidelity Bank can transfer funds online to/from the line of credit. Those without Fidelity Bank accounts can access funds via wire or by using line-of-credit checks that draw directly from the line.

How are payment amounts calculated?

Payments are interest-only and are paid monthly. The Bank provides a monthly account statements. Clients that maintain a Fidelity Bank deposit accounts can establish a monthly draft that pulls the payment directly from that account.

What is the term of the line?

The standard term is two years after which time the line may be renewed, subject to standard underwriting guidelines.

How long does it take to establish a Cash Value Line of Credit with Fidelity Bank?

Typically 2-3 weeks in total. Once Fidelity Bank receives the financial statement and policy information, it typically takes 2-3 days to underwrite, approve, and document the loan. Documents will then be hand-delivered or scanned & emailed along with instructions for returning them to the Bank. Once original documents are received, the assignments are sent to the insurance company to be recorded which typically takes 7-10 business days. Once the Bank receives verification of the assignments, the line becomes active and available.

Why would I borrow from Fidelity Bank instead of taking a policy loan directly from the Insurance Company?

Fidelity Bank's Cash Value Line of Credit interest rate is typically favorable when compared to borrowing directly from an Insurance Company. It is also more convenient and less burdensome administratively in most cases. Fidelity Bank clients also appreciate the friendly & responsive service they receive.

Does Fidelity Bank have significant experience in the area of Cash Value Lending?

Yes. Fidelity Bank has originated hundreds of Cash Value Lines of Credit going back to 2005. Over this time, the product has been refined with a major emphasis on adding value to Financial Advisors and their clients.

What if I want to close my Cash Value Line of Credit?

Closing a Cash Value Line of Credit is extremely straight forward and easy. Once the request has been made to terminate the line of credit, Fidelity Bank will send a payoff request to the Insurance Company. Once the payoff is received and processed by the Insurance Company, which takes approximately two weeks, Fidelity Bank will send an assignment release request to the Insurance Company. Once these releases are processed by the Insurance Company, the policies are once again free from any assignments. There is no cost or fee related to closing a Cash Value Line of Credit at any time during the relationship.

Is Fidelity Bank related to Fidelity Investments?

No. These are two separate companies. Fidelity Bank is an independent, publicly-traded bank that was founded in 1974 in Decatur, GA and is now headquartered in Buckhead (North Atlanta). The Bank's asset size is just over \$2 Billion and it operates 27 branch locations, primarily in the North Atlanta metro area. More information can be found at www.lionbank.com.

How can I learn more about the Cash Value Line of credit?

Jimmy Trimble will be glad to speak with you and your clients at any time to answer any questions. He can be reached at 404.487.8712 or jimmy.trimble@lionbank.com.

Cash Value line of credit requests are subject to normal underwriting criteria.
Interest rates and floor rates are subject to change without notice. March, 15th, 2012.

