

# Rate Sheet

## for Inclined Line of Credit (iLOC)

Inclined Lines of Credit (iLOCs) are designed to give your clients the ultimate freedom and flexibility to get the most out of their cash value life insurance policies.

### Market Leading Efficiency

Most policyowners can establish a drawable line of credit against their policies typically within 8-33 days. On average clients spend 15 minutes to apply for a line.<sup>1</sup>

<sup>1</sup> Application process timeline depends on advisors providing initial policy documents in a timely fashion.

### Ease Your Team’s Workload

Our new Advisor Portal makes it easy for you to invite your clients to apply for an iLOC and track the progress of applications.

### Competitive Rates

Our secure and modern technology removes friction and allows our lending partners to drastically reduce their operating expenses. Those savings are passed on to your clients.

### iLOC Rates as of March 1, 2024

Credit Limit	Year 1 Intro Rate <sup>2</sup>	Year 2 Variable Rate	Year 3+ Variable Rate
\$5,000 – \$69,499 <sup>3</sup>	6.00% for 1 year	Prime	Prime + 50bps
\$69,500 <sup>3</sup> – \$199,999	6.00% for 1 year	Prime – 100bps	Prime – 50bps <sup>4</sup>
\$200,000 – \$999,999	6.00% for 1 year	Prime – 150bps	Prime – 100bps <sup>4</sup>
\$1,000,000+	6.00% for 1 year	Prime – 175bps	Prime – 125bps <sup>4</sup>

<sup>2</sup> Introductory rates are available on new policies only

<sup>3</sup> \$75,000 in CO and WY

<sup>4</sup> A floor rate of 3.25% applies to these credit limits after the first year.

Join Inclined today as an advisor and start offering your clients the fast, easy, secure way to access the cash value in their Whole Life Policy. Visit [inclined.com/signup](https://inclined.com/signup) today.

Create Your Account ➔