

Features & Facts

for Financial Advisors

Market Leading Efficiency

- Establish a drawable line of credit against a whole life policy in as little as 20 days. Clients typically spend 15 minutes, all online, to apply for a line.¹
 - Small policy? We have the lowest minimums around. Establish a line of credit with as little as \$25,000 cash value. We believe all policy owners deserve to access their cash value at the lowest possible rate.
 - We free up your team's time – once a line is established, our platform handles all servicing activities including obtaining updated policy documents from the Home Office.
 - One line of credit, all of your policies. Consolidate your policies into one line of credit, in one portal.²
 - Credit that grows with your policies. Automatic credit limit increases, as your cash value grows.³
- 1 Application process timeline depends on advisors providing initial policy documents in a timely fashion.
 - 2 All policies must meet our eligibility criteria. Lines support up to four policies with the same owner/insured with more coming.
 - 3 Credit limit increases are not guaranteed and subject to Inclined's discretion.

Complete Payment Autonomy

- We make your cash value come to life. Leverage it at any time, and for any purpose.
 - Bank where you want. Link any of your existing bank accounts to receive funds or make payments on your line.⁴
 - What you see is what you pay. There are no fees to use our platform.
 - Pay on your schedule. There is no stated term or repayment schedule, meaning your line can be repaid as quickly or as slowly as you want.⁵
 - We put you in complete control. Month to month, choose between making discretionary or scheduled payments, or simply allow interest to accrue by never making an interest payment.
- 4 Account institution must be compatible with Plaid.
 - 5 In the event you exceed your credit limit, Inclined may require you to make a minimum payment.

Market Leading Rates

- We leverage our deep expertise in building secure and modern technology, to remove friction and allow our bank partners to drastically reduce their operating expenses. Those savings are passed on to our clients.
- Our platform helps connect banks, who excel at low cost lending, with clients who want to borrow against their cash value.

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/advise/signup today.

Create Your Account 



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