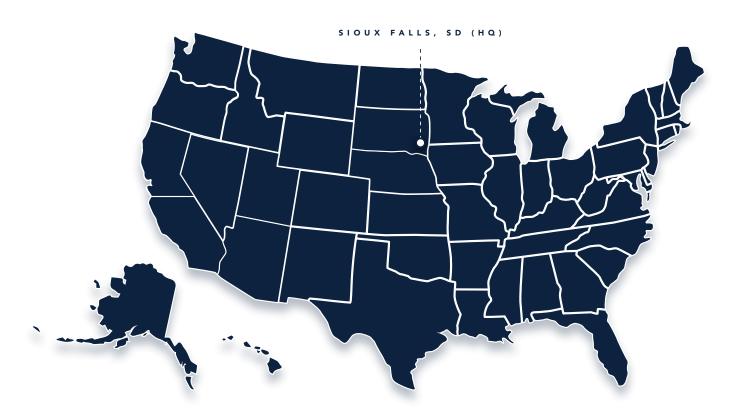


## YOUR IBLOC SUPPORT TEAM



## STRATEGIC BORROWING FOR LIFE'S OPPORTUNITIES

When your clients have cash needs, The Bancorp Insurance-Backed Line of Credit (IBLOC) can provide access to liquidity based on the cash value of your clients' eligible individual and corporate-owned whole life, universal life, and indexed universal life insurance policies.<sup>1-3</sup>

From application through funding, The Bancorp IBLOC support team provides knowledgeable and dedicated service to financial professionals and their clients nationwide.

Contact a member of our IBLOC team to learn more about the credit line's benefits.

## YOUR IBLOC TEAM



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<sup>&</sup>lt;sup>1.</sup> Subject to credit approval and underwriting.

<sup>2.</sup> Policy must be in effect for at least 12 months at the time of credit application. Line of credit is contingent on life insurance policy remaining in good standing. The insurance policy owner must be the borrower. Insurance policy must be issued by one of the following approved insurance providers to be eligible as IBLOC collateral: Guardian, MassMutual, Northwestern Mutual, NY Life, John Hancock, Penn Mutual, Ameritas Life Insurance Corp, Security Mutual Life.

<sup>3.</sup> There may be an adverse tax consequence to clients pledging the policy and as such, we strongly advise consulting with a tax advisor before pledging the policy as collateral for a loan.