

LIFE INSURANCE FINANCING CREDIT APPLICATION CHECKLIST

If this is your first time obtaining life insurance premium financing with Wintrust Life Finance (Wintrust Life), we recommend contacting your regional vice president of sales. Our highly experienced team will be happy to walk you through the process and answer your questions. However, if you and the client are ready to start immediately, we have provided a list of the documentation necessary to begin the financial underwriting process.

IMPORTANT CONTACTS:

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NEW BUSINESS DEPARTMENT

888-747-4762

INDIVIDUAL OR TRUST BORROWER/GUARANTOR:

- Cover letter including background on client, loan structure, etc.
- Signed Wintrust Life credit application (insured, borrower, and guarantor signatures required)
- Signed and dated personal financial statement (less than six months old)
- Bank and brokerage statements to support liquid assets on personal financial statement
- Previous two years' complete tax returns
- Insurance carrier illustration(s)
- Copy of valid government-issued ID from all parties to the loan
- Complete copy of executed trust (not needed for initial financial underwriting)

CORPORATE BORROWER/GUARANTOR:

- Cover letter including background on client, loan structure, etc.
- Signed Wintrust Life credit application (insured, borrower, and guarantor signatures required)
- Insurance carrier illustration(s)
- Copy of valid government-issued ID from all parties to the loan
- Consolidated corporate financial statements for the previous two years, plus interim statements for cash flow, income, and balance sheet
- Previous two years' corporate tax returns
- Corporate formation documents (not needed for initial financial underwriting)

Once all information has been obtained, please contact your Wintrust Life Finance representative for submission instructions.

Upon receipt, a new business loan analyst will contact you within two business days.

Wintrust Life Finance is a division of Lake Forest Bank & Trust Company, N.A., a Wintrust Community Bank.



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