



**The future of
insurance
lending.**



YOUR TRUSTED PARTNER IN INSURANCE-BACKED LENDING.

ABOUT US

We have been in the secured lending business since 2009. We understand how complicated banks like to make things. We like to keep things simple and understand how valuable your time is. We are known for our customer service and quick turnaround times.

WHAT WE DO

Cash surrender value lending allows clients to access the existing equity in their whole life insurance policy. This equity is naturally accumulated through premium payments and can be accessed as a loan secured against the cash value of the policy.

With no income verification and an easy application process, CSV Lender can help your clients achieve their financial goals and take advantage of new financial opportunities through smart lending that is quick, easy, and tax-free.

HOW IT WORKS

We offer a smarter way to access cash.

Client has a whole life insurance policy with one of our approved life insurance providers.

The whole life insurance policy has an underlying cash surrender value which increases over time from dividends paid to the policyholder and annual premium payments.

A CSV loan allows a borrower to unlock the cash value of their whole life insurance policy.

A CSV loan allows you to:

- **Keep your insurance policy intact**
- **Access cash *without* interrupting the growth of your policy's cash value**

THE DIFFERENCE

Compare our Policy Loans to our competitors.

| | Insurance Companies | Regulated Financial Institutions | CSV Lender |
|---------------------|---|--|------------------------|
| Income Verification | None | Proof required. TDS and GDS ratios must be met | None |
| Size | Large CSV requirements | Large CSV requirements | Minimum \$10K to \$1MM |
| Credit Score | No credit check | Minimum 680+ | Minimum 680+ |
| Credit Report | Not disclosed | Majority disclose | Not disclosed |
| Interest Rate | Prime + 2% | Prime + 0% | Prime + 1% |
| Term | Up to policyholder's life | 5 to 10 years | Up to 5 years |
| Tax Implication | Tax-free up to policy's ACB* * adjusted cost basis | Tax-free | Tax-free |



OUR LOAN TERMS

| | |
|--------------------------------------|---|
| Cash Surrender Value | Advance up to 100% |
| Interest Rate | 8.20%* |
| Income | No income verification requirements |
| Annual Reporting Requirements | Annual financial statements not required |
| Maximum Loan Size | \$1MM |
| Credit Score | Minimum 680+ |
| Credit Report | Loan not disclosed |
| Term | Up to 5 years |
| Payment Frequency | Monthly, interest only |

* Based on the Bank of Canada Overnight Rate of 5.00% as of March 6, 2024 plus a spread of 3.20%.



WHY CHOOSE US

No income required.

CSV Lender has no income verification requirements. Clients can access the funds they need through a seamless process with less red tape and shorter wait times compared to traditional lenders.

Large loan size.

We lend up to 100% of the year end cash surrender value of the current dividend scale less 1% of the life insurance policy. Our minimum loan size is only \$10K and our maximum loan size is \$1MM.

Simple application.

Our service is second to none. We offer our brokers the fastest and simplest application process on the market. You can submit an application through our website in minutes and our expert underwriters will take care of the rest.



APPROVED INSURANCE PROVIDERS

OUR TRUSTED PARTNERS





FAQS

Why should I recommend CSV Lender to my clients?

CSV lending provides added value for your clients by offering a convenient and flexible way of accessing cash that they may have not previously considered.

What are your lending areas?

We are based in Ontario but we lend all across Canada, excluding Quebec.

Is my client's insurance company sufficient for CSVLender's services?

Your client must have a whole life insurance policy issued by a Canadian insurance company with a S&P, DBRS, Fitch, Moody's, or KBRA rating of AA- or higher. For more information, see the list of our approved insurance providers.

What can my clients use the loan for?

A CSV loan is extremely versatile. Clients are free to use the funds however they please!

- Plan for retirement
- Grow an investment portfolio
- Create an emergency fund
- Educational costs



**Helping clients
unlock their financial
potential with
flexible and
convenient financing
right at their
fingertips.**

CONTACT US

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