

## Why Should I Finance

Paying an annual premium up front may be required as a condition to doing business with certain types of employers (i.e., Government, County, State, etc.) or it may be a matter of financial efficiency. Financing your insurance premiums provides you the option to use your working capital more effectively. Businesses and individuals that choose to finance their insurance premiums find that they can better use their funds for product development, expansion, equipment purchase, hiring employees, marketing efforts and other investments needed to grow your business. In the case of large estate planning insurance coverage, it may be more financially beneficial to pay an annual premium than another payment mode (i.e., monthly, or quarterly) and finance that premium for greater leverage. We will work with you to develop a customized financing solution that fits your needs and that of your business.

## Insurance Premium Financing

Ask your insurance agent/broker to provide a C3 premium finance quote for your coverage. Quotes are available same day with no financial information required. If the proposal is acceptable all that is needed is to sign our Premium Finance Agreement, which can be done electronically depending on your state. Your installment payments may be paid by ACH, Check, Wire, Online Payment through QuickBooks, and soon through our secured website and mobile App. By using our financing service, you benefit in the following ways:

1. **Preservation of Capital:** Amortize your payments over the term of the loan to free up your working capital to invest in other business operations and opportunities.
2. **Availability of Credit:** Keep your credit lines open for other business purposes.
3. **Higher Returns:** Earn more on the retained capital than you would by financing your prepaid insurance premiums.
4. **Fixed Rate:** Comfort in knowing your rate and payments will not increase over the loan term.

## Any Size Business May Benefit From Financing

Insurance premium financing can be beneficial to any size and type of business. Larger companies tend to have greater volume of insurable assets, creating a larger insurance premium. Leveraging premium finance allows them to better control their budget. Smaller companies tend to have lower initial monetary volume, so financing options help to relieve some of the burden when planning for larger and higher priority expenditures.