

DARREN SUGIYAMA

Rothish:
Premium Financing Made Easy





Rothish

Premium Financing Made Easy

A Smarter Way To Build A Tax-Free Retirement Income

Why do people like Roth IRAs?

- ✓ Tax-Free Growth
- ✓ Tax-Free Retirement Income
- ✓ BUT... you don't qualify if your household income is more than \$252,000 per year

Instead, Rothish gives you...*

- ✓ More Tax-Free Growth
- ✓ More Tax-Free Retirement Income
- ✓ **AND...** You DO qualify if you make more than \$200,000 per year
- ✓ **AND...** You have protection against market crashes
- ✓ **AND...** You can contribute as little as \$36,000 per year
- ✓ **AND...** You can contribute as much as \$100,000 per year

*Rothish is not a Roth IRA. It is a premium financed indexed universal life insurance policy. Rothish has very specific health and financial qualification requirements from both the insurance carrier and bank perspectives. Not all prospective clients may qualify. For more information, inquire through the licensed insurance advisor that introduced you to this program.

Rothish* Premium Financing Made Simple

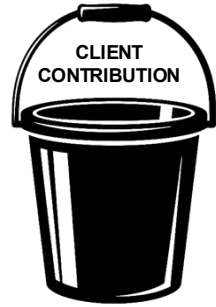
The ultimate retirement solutions for people making over \$200,000 per year

	Roth IRA		Rothish*
After-Tax Contributions:	✓		✓
Tax-Free Gains:	✓		✓
No RMDs:	✓		✓
Tax-Free Retirement Income:	✓		✓
0% Protective Floor:	<i>none</i>		✓
No RMDs:	<i>none</i>		✓
Tax-Free Retirement Income:	<i>none</i>		<i>up to 5X</i>

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Rothish* Premium Financing Made Simple

Male | Age 45 | \$200,000 Annual Income | \$40,000 Annual Contributions



Year 1
↓ \$40,000
Year 10



Year 3
↓ \$112,465
Year 10



Death Benefit
\$2,100,000
Annual Income
\$110,569 x 31 Years
(age 65-95)

Total Contribution
\$400,000



Total Income
\$3,427,639

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ROTHISH KEY FEATURES

- *Client pays flat dollar amount (for either 5 or 10 years)*
- *No BSB riders*
- *Commissions paid same as a non-financed policy (not spread over 6 years)*
- *Policy can be owned individually (or LLC, or S-corp, or Individual Trust)*
- *Loan exit in year 11 (income stream can start as early as year 12)*
- *1035 opportunities (client can roll CSV from existing policies into new Rothish policy)*

ROTHISH 10

YEAR	AGE	CLIENT-PAID PREMIUM	BANK-FUNDED PREMIUM	TOTAL ANNUAL PREMIUM	BORROWING INTEREST RATE	INTEREST ACCRUED	EOY LOAN BALANCE	GAP COLLATERAL REQUIRED	GROSS ACCUMULATED VALUE	DRAWDOWNS FROM POLICY VALUE
1	45	\$50,000	\$0	\$50,000	6.00%	\$0	\$0	\$0	\$32,672	\$0
2	46	\$50,000	\$0	\$50,000	5.20%	\$0	\$0	\$0	\$67,159	\$0
3	47	\$50,000	\$140,581	\$190,581	5.20%	\$7,830	\$158,411	\$0	\$244,421	\$0
4	48	\$50,000	\$140,581	\$190,581	5.20%	\$15,704	\$317,695	\$0	\$433,083	\$0
5	49	\$50,000	\$140,581	\$190,581	5.20%	\$23,986	\$485,263	\$0	\$633,943	\$0
6	50	\$50,000	\$140,581	\$190,581	5.20%	\$32,700	\$661,543	\$0	\$847,115	\$0
7	51	\$50,000	\$140,581	\$190,581	5.20%	\$41,866	\$846,991	\$0	\$1,074,000	\$0
8	52	\$50,000	\$140,581	\$190,581	5.20%	\$51,874	\$1,049,445	\$0	\$1,315,430	\$0
9	53	\$50,000	\$140,581	\$190,581	5.20%	\$62,037	\$1,255,063	\$0	\$1,572,254	\$0
10	54	\$50,000	\$140,581	\$190,581	5.20%	\$72,729	\$1,471,373	\$0	\$1,845,345	\$0
11	55									\$1,471,374

ROTHISH 5

YEAR	AGE	CLIENT-PAID PREMIUM	BANK-FUNDED PREMIUM	TOTAL ANNUAL PREMIUM	1035 FUNDS ADDED	BORROWING INTEREST RATE	LOAN INTEREST DUE	INTEREST ACCRUED	EOY LOAN BALANCE	GAP COLLATERAL REQUIRED	GROSS ACCUMULATED VALUE	DRAWDOWNS FROM POLICY VALUE
1	30	\$100,000	\$0	\$100,000		6.00%	\$0	\$0	\$0	\$0	\$74,115	\$0
2	31	\$100,000	\$0	\$100,000		5.20%	\$0	\$0	\$0	\$0	\$152,540	\$0
3	32	\$100,000	\$0	\$100,000		5.20%	\$0	\$0	\$0	\$0	\$235,329	\$0
4	33	\$100,000	\$0	\$100,000		5.20%	\$0	\$0	\$0	\$0	\$322,935	\$0
5	34	\$100,000	\$0	\$100,000		5.20%	\$0	\$0	\$0	\$0	\$415,742	\$0
6	35	\$0	\$351,111	\$351,111		5.20%	\$18,778	\$18,778	\$379,889	\$0	\$764,645	\$0
7	36	\$0	\$351,111	\$351,111		5.20%	\$38,168	\$38,168	\$772,169	\$0	\$1,135,985	\$0
8	37	\$0	\$351,111	\$351,111		5.20%	\$58,567	\$58,567	\$1,184,847	\$0	\$1,531,099	\$0
9	38	\$0	\$351,111	\$351,111		5.20%	\$80,026	\$80,026	\$1,618,984	\$17,307	\$1,951,331	\$0
10	39	\$0	\$351,111	\$351,111		5.20%	\$102,601	\$102,601	\$2,075,696	\$91,237	\$2,398,172	\$0
11	40										\$2,552,673	\$2,075,696

Rothish

vs.

Taxable Investment Account

Client Contribution

YEAR	AGE	ANNUAL CLIENT CONTRIBUTION
1	40	\$50,000
2	46	\$50,000
3	47	\$50,000
4	48	\$50,000
5	49	\$50,000
6	50	\$50,000
7	51	\$50,000
8	52	\$50,000
9	53	\$50,000
10	54	\$50,000
11	55	
12	56	
13	57	
14	58	
15	59	
16	60	
17	61	
18	62	
19	63	
20	64	
21	65	
22	66	
23	67	
24	68	
25	69	
26	70	
27	71	
28	72	
29	73	
30	74	
31	75	
32	76	
33	77	
34	78	
35	79	
36	80	
37	81	
38	82	
39	83	
40	84	
		\$500,000

Premium Financed Life Insurance

DRAWDOWNS FROM ACCOUNT VALUE	POLICY CASH VALUE NET OF LOANS	POLICY DEATH BENEFIT NET OF LOANS
\$0	\$0	\$2,626,340
\$0	\$9,553	\$2,660,827
\$0	\$34,500	\$2,679,678
\$0	\$70,025	\$2,709,056
\$0	\$109,568	\$2,742,349
\$0	\$152,762	\$2,779,239
\$0	\$200,606	\$2,820,678
\$0	\$246,065	\$2,859,652
\$0	\$303,833	\$2,910,858
\$0	\$367,255	\$2,967,440
\$1,471,374	\$402,412	\$1,385,286
\$0	\$433,909	\$1,397,587
\$0	\$468,782	\$1,406,911
\$0	\$507,407	\$1,412,784
\$0	\$550,204	\$1,414,675
\$0	\$614,011	\$1,433,279
\$0	\$683,914	\$1,505,182
\$0	\$760,472	\$1,579,532
\$0	\$844,289	\$1,656,307
\$0	\$936,004	\$1,735,445
\$150,291	\$877,065	\$1,657,701
\$150,291	\$817,643	\$1,614,232
\$150,291	\$757,839	\$1,568,449
\$150,291	\$697,758	\$1,520,062
\$150,291	\$637,527	\$1,468,767
\$150,291	\$577,228	\$1,414,151
\$150,291	\$518,451	\$1,297,546
\$150,291	\$461,949	\$1,170,171
\$150,291	\$408,661	\$1,031,308
\$150,291	\$359,734	\$880,248
\$150,291	\$316,589	\$716,325
\$150,291	\$277,234	\$706,980
\$150,291	\$242,244	\$708,218
\$150,291	\$212,242	\$706,817
\$150,291	\$187,903	\$721,618
\$150,291	\$169,948	\$743,519
\$150,291	\$159,071	\$775,400
\$150,291	\$156,068	\$818,254
\$150,291	\$161,785	\$873,140
\$150,291	\$177,120	\$941,180
		\$4,477,195

Taxable Investment

DRAWDOWNS FROM ACCOUNT VALUE	AFTER-TAX INVESTMENT ACCOUNT	
\$0	\$52,054	
\$0	\$106,246	
\$0	\$162,663	
\$0	\$221,399	
\$0	\$282,546	
\$0	\$346,206	
\$0	\$412,480	
\$0	\$481,476	
\$0	\$553,306	
\$0	1,628,087	
\$0	\$653,886	
\$0	\$680,744	
\$0	\$708,706	
\$0	\$737,816	
\$0	\$768,122	
\$0	\$799,672	
\$0	\$832,519	
\$0	\$866,715	
\$0	\$902,315	
\$0	\$939,374	
\$150,291	\$829,174	
\$150,291	\$714,444	
\$150,291	\$595,002	
\$150,291	\$470,654	
\$150,291	\$341,198	
\$150,291	\$206,424	
\$150,291	\$66,115	
\$66,115	\$3,377	
\$3,377	\$172	
\$172	\$9	
\$9	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
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\$0	\$0	
\$0	\$0	
\$0	\$0	
\$0	\$0	
		\$1,121,711

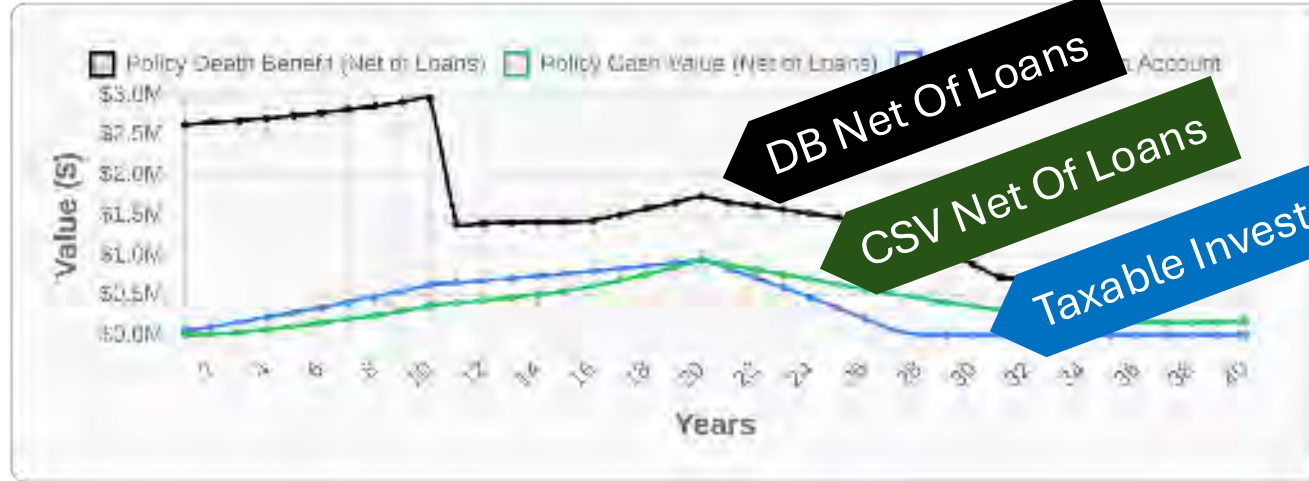
This is merely a hypothetical model. Actual numerical outcomes shall be projected after client has been underwritten by the insurance carrier. The borrowing interest rates in this document are purely hypothetical scenarios and are neither guaranteed nor implied to be expected. Should higher interest rates occur in a real-world situation, the client will need to pay a greater amount of partial premium, or pay a greater interest payment, and may need to post more collateral than shown in this hypothetical model. In addition, the "Gross Policy Index Return" and values shown above are purely hypothetical and neither guaranteed nor fixed and are correlated with a particular index's performance. Actual financial outcomes may be less favorable or more favorable than this hypothetical static depiction based on the underlying index's performance, floors, caps, bonuses, and charges. Actual performance is subject to index returns and the carrier's underlying crediting policy charges. The insurance carrier is bound only by the terms of the life insurance contract it issues after the client has been underwritten. The third party lender borrowing rates may change at the actual time of funding. Additional loan fees may apply depending on the lender, lender's loan terms, and Lionsmark Capital's loan management fees. Refer to lender's official loan document for fee details. This is not the final document and should not be used to make a decision to purchase a life insurance policy. This document is not deemed an official document unless approved and signed by Lionsmark Capital CEO, Darren Sugiyama.



Premium Financed Life Insurance - Advisor Summary

Client: Sample Client | Date: 04/16/2026

Value Comparison Over Time



Income Drawdown Comparison



Policy Premium Design

	Client Contribution	Bank Contribution	1035 Funds	Total Annual Premium
Years 1-2:	\$50,000	\$0	\$0	\$50,000
Years 3-10:	\$50,000	\$140,581	\$0	\$190,581

Premium Finance Life Insurance Policy

PF Borrowing Rate: 5.20%	Index Crediting Rate: 6.81%	PF Bank Origination Fee (per loan term): \$7,000	Loan Management Fee (annual): \$3,000	Policy Premium Paid by Client: 30.78%	Policy Premium Paid by Bank: 69.22%	Policy Capital Gains Tax: 0%
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Taxable Investment Account

Capital Gains Tax: 24.00%	Investment Fee: 1.00%
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Rothish

vs.

Non-Financed IUL

NF

NON-FINANCED 10-PAY

ROTHISH

FINANCING STARTS YEAR 3

Annual Contribution:

\$50K x 10 Years

\$50K x 10 Years

Collateral Requirement:

\$0

\$0

Initial Face Amount:

\$1,000,000

\$2,593,668

Annual Drawdowns:
(A65-A95)

\$104,139

\$150,292

44.32% MORE INCOME

Net Agent Target:

\$23,030



\$35,839

(after 40% split)

**Both policies designed based on a male, age 45, preferred NT, solve for minimum non-MEC death benefit, increasing DB, change to level DB and max face amount reduction in year 11, 100% base premium, no blend, S&P 500 Cap Focus index allocation, GPT compliance test. Rothish design has a gross target of \$59,732.*

Rothish

vs.

Kai-Zen

KAI-ZEN

FINANCING STARTS YEAR 1

ROTHISH

FINANCING STARTS YEAR 6

Annual Contribution:	\$100K x 5 Years	\$100K x 5 Years
Loan Payoff:	Year 16	Year 11
Annual Drawdowns:	\$90,324 A66-A90	\$95,522 A66-A90
Target:	\$81,940	\$102,434
BSB Rider :	Yes	No
Spread Commissions:	Yes	No
Tranche Placement:	Yes	No
ABR During First 5 Years:	No	Yes

**Both policies designed based on a male, age 45, preferred NT, solve for minimum non-MEC death benefit, increasing DB, change to level DB and max face amount reduction in year 11, 100% base premium, no blend, S&P 500 index allocation, GPT compliance test.*

CLIENT QUALIFICATION REQUIREMENTS

- * Gross household income must be the greater of:
 - * \$200,000
 - * 4X the client contribution
- * Minimum annual contribution = \$36,000 *(paid annually)*
- * No net worth requirement
- * Max face amount \$4,000,000 *(ex: Male A45 PNT @ \$50K contribution = \$2,593,668 face amount)*
- * Ages 18 - 65

How To Run A Proposal

HOW TO

RUN AN

ILLUSTRATION



Rothish

Premium Financing Made Easy