

# Life Insurance and Financial Services List



## About Us

Capital Crest Financial Group specializes in estate and legacy preservation, business and succession preparation, and advanced insurance and case design. CCFG offers a platform that assists its partners and their clients through education, presentation, planning and product comparison, and ongoing administration.

## Education and Mission

CCFG delivers its clients personalized service and unique strategies in a comparative and educational approach. CCFG offers a dynamic services list to add to any practice, or stands to serve as a reliable and prepared referral source. CCFG strives to bring understandable education, planning modernization, and the ability to elevate business or estate goals.

CCFG provides Continuing Education classes and its representatives speak countrywide.

## Advanced Planning and Premium Finance

Financing permanent cash value life insurance premiums for affluent client estate planning or business needs (such as funding a buy-sell agreement or a key-person insurance policies) is achieved by a client or business servicing annual loan interest instead of paying a full premium amount, thereby reducing cumulative out of pocket expense until loan repayment - about 15 years later. Known as life insurance premium finance, CCFG acts as an administrator to banks and insurance carriers. CCFG teaches a Continuing Education course on premium financing.

CCFG offers a comprehensive life insurance premium finance platform. Recognized nationally for its estate and business programs leveraging financed life insurance, CCFG assists its partners in obtaining loan rates and terms, creative collateral solutions, custom presentation sheets and marketing material, and annual administration for loans and policies.

## Back Office Support Services

CCFG provides its full suite of services as a back office addition to any professional organization, and supports its partners through training and education, custom presentations, full processing and administration, and in person meetings.

## Action Item

It would be our pleasure to assist in diversifying your financial capabilities to exceed any client goals. Our unique process and easy implementation was built towards our user for efficiency and distinction in the marketplace. Reach out to learn more.

## Service List

CCFG's services included:

- Whole Life, IUL and Term Insurance
- Life Insurance Trust Review
- Existing Life Insurance Policy Review
- Split Dollar Planning
- Corporate Owned Life Insurance
- Buy/Sell and Business Succession Planning
- Comprehensive Premium Finance Case Support
- Business and Key Person Premium Finance
- Asset and Income Maximization
- Product Comparison and Analysis
- Defined Benefit Plans
- 401k Management Services
- Retirement Planning
- Executive Bonus Arrangements
- Annuities
- Long Term Care and Disability Insurance
- Varied Lending Partners
- Representing All Major Carriers and Products
- Co-Branding and Marketing Support
- Custom Presentation Support

*"Preserving Capital & Protecting Legacy"*