MAX FINANCIAL

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Leveraged Loan Disclosure Form 2

I have explained to my client(s) that:

- Borrowing to purchase life insurance products involves greater risk than purchasing using cash.
- They will need to repay the loan in full.
- They will need to pay all accumulated interest.
- There is the risk that the value of any related investment may decline over time.
- Leveraging magnifies both gains and losses.
- Both interest rates and investment value will fluctuate, and returns are not guaranteed.

I have documented in writing that, and where necessary have asked the client to sign:

- Disclosure documents
- Letters of engagement
- Needs assessments
- Policy illustrations
- Insurer approved marketing material/brochures

I have also reviewed:

- Evidence of other loans with other companies.
- If their income level is high enough to justify the loan.
- Total debt including mortgage, etc.

Advisor Name: ______________________________

Advisor Signature: ______________________________

Date: ______________________________