

# Synovus Life Finance Overview

MINIMUM REQUIRED DOCUMENTATION FOR STANDARD LOAN REVIEW

## SYNOVUS LIFE FINANCE

Since 1997, Synovus Life Finance has been a leading provider of life insurance premium financing loans to business and trust-based borrowers nationwide. Our philosophy is client-centric and our focus on rapid, efficient underwriting and closing make us the nation's leading lender for both new policy premium financing and in-force policy loan refinancing. As a member of the Synovus Bank family, we provide borrowers the confidence and certainty that can only come from working with one of America's most respected banking institutions.

## LENDING HIGHLIGHTS

- Preliminary rate offers available in as little as 72 hours
- Loans offered to borrowers in all 50 states
- 10 year loan term with automatic 10 year renewal
- \$100,000 minimum initial premium
- Specializing in financing in-force policies and refinancing existing lender or carrier loans
- Fixed and variable rate offerings available
- No commission split
- Electronic loan application
- Typical minimum net worth requirements: \$5,000,000
- DDA and other unique lending structures ensure industry-leading rates, terms, and payment options
- Foreign national lending is available

## ABOUT SYNOVUS BANK

Based in Columbus, Georgia, Synovus Bank provides retail and commercial banking services in 5 states in the Southeast and, through the Synovus Life Finance division, offers life insurance premium financing solutions in all 50 states and to select foreign borrowers. Ranked in the Top 5 for Best U.S. Banks,<sup>1</sup> Synovus' range of products and services, along with its industry-leading reputation, make it a compelling choice for clients.



\$61 billions  
in assets



246  
branches



\$50 billions  
in deposits



One of the  
Most Reputable  
Banks in the U.S.<sup>2</sup>

**SYNOVUS**<sup>®</sup>  
Life Finance

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<sup>1</sup> Bank Director's Ranking Banking Study

<sup>2</sup> American Banker Reputation Survey