

Unlock the
Living Benefits of Your
Whole Life Insurance.

What iLOC Clients Have to Say



Edward W.
iLoc Client

"Setting up my iLOC was easier than any other loan I've had, and since I'm using the funds for an investment my CPA advised me I can deduct the interest²."



Alexander U.
iLoc Client

"The application process was very concise. Adding an account, requesting a transfer and time to completion are all very easy."



Heather W.
iLoc Client

"[Inclined's] process was easy and the software worked well. Hooking up to my checking account was really cool. Nice interface."

2. Inclined does not offer tax advice, please consult your tax professional

Get Started with Inclined

Interested in applying for an iLOC?

1

Speak to Your Life Insurance Advisor

They can verify your eligibility and send you an application.

2

Apply Online in 15 Minutes¹

You'll receive an email introduction with a link. You'll need your government issued photo I.D. and policy numbers to apply.

Inclined will work with you and your Financial Advisor to gather documents needed to process your application.

3

Access Your Cash Value

Once your iLOC is active, you can access your cash value whenever you want, for whatever matters most.

1. Typical application times are 15 minutes. Application review and approval times are typically 1 business day, and funds can be available as quickly as 10 business days from completing an application. However, time estimates are contingent upon insurance carrier response times and may be longer.

About Inclined

Inclined gives whole life insurance policyowners a cost-effective, simple way to access the cash value you have built in your policies.

The Inclined Line of Credit (iLOC) is easy to apply for, easy to use, and designed to give you the ultimate freedom and flexibility when accessing your cash value.



1. Once an Inclined Line of Credit is opened, policyowners can use our online portal to make draws that process overnight. Funds arrive at the borrower's bank the next business day, fund availability subject to receiving bank's policies. In some cases, it may take 2 business days.

Introducing the iLOC

Evergreen line

You will never need to re-apply to renew your line of credit. Now that it's open, it'll stay open as long as you want it.

Overnight draws

You can link a bank account to your iLOC to draw funds quickly from your online account¹.

Automatic increase evaluations

As your cash value grows, we'll automatically evaluate your line for credit limit increases².

Flexible payment options

Paying online is easy, and you may not have to make any payments at all³.

Doesn't appear on your credit report

Inclined does not report your iLOC as outstanding debt on your credit report⁴.

No fees, ever

Inclined doesn't charge you fees for your line, whether you use it or not.

2. When an iLOC account is active and in good standing, Inclined evaluates the credit limit twice per policy, per year and generally increases it with the value of the policy. However, credit limit increases are discretionary and are not guaranteed.

Access Your Living Benefits

Everything that happens in your life, good or bad, affects your finances. Whole Life Insurance provides a powerful living benefit for policyowners by offering a smart liquidity option using your cash value.

Examples of how our clients have used the Inclined Line of Credit:

- Real estate purchases
- Tuition
- Business start-up
- Home remodeling
- Cash flow support
- Debt restructure
- Tax payments
- Unplanned expenses
- Premium payments

3. When your account is active and in good standing, each month you can choose to pay interest or let interest accrue. There are no fees or penalties for accruing interest. Unpaid Interest will be added into principal on the due date. If the interest due would place your balance above your credit limit you may owe a minimum payment and capitalizing interest may not be permitted.

4. To verify you qualify for an Inclined Line of Credit, we will request your authorization for a soft credit pull that will not affect your credit score. If you later agree to a line of credit, a hard credit report pull that may impact your score will be done at that time. We will tell you before this happens.