Insurance Funding Playbook

Section	Field	Description / Input	Your Entry
Insurance Policy Details	Policy Provider	Name of the insurance company	
Insurance Policy Details	Policy Type	Type of policy (life, whole life, IUL, etc.)	
Insurance Policy Details	Policy Number	Unique identifier of the policy	
Insurance Policy Details	Face Value	Total value of the policy ($)	
Insurance Policy Details	Cash Value	Available cash value in the policy ($)	
Loan Potential	Loan to Value Ratio	Typical LTV ratio (e.g., 70%)	
Loan Potential	Loan Amount Available	Calculated based on LTV x Cash Value	
Usage Plan	Purpose of Funds	E.g., down payment, renovations, etc.	
Usage Plan	Expected Return on Use	Projected ROI on funds (%)	
Repayment Plan	Repayment Timeline	Months/years to repay the loan	
Repayment Plan	Repayment Source	Source of repayment (cash flow, refinance, etc.)	
Repayment Plan	Interest Rate	Interest rate of the policy loan (%)	
Repayment Plan	Monthly Repayment Amount	If amortized, estimate monthly repayment	
Bankability Considerations	Impact on DSCR	Effect on project's DSCR (improvement or strain)	
Bankability Considerations	Impact on Liquidity Profile	Will this hurt or help other loan applications?	
Bankability Considerations	Notes	Any additional context or lender-specific guidance	