LIONSMARK CAPITAL

2025-2026 LIONSMARK CAPITAL

Resource Partner Guide

Welcome Letter

Lionsmark Capital is proud to present our exclusive 2025–2026 Resource Partner Guide, designed to build lasting, high-value partnerships with industry-leading firms across the financial and insurance sectors. Our unique platform provides partners with deep access to a national network of high-net-worth advisors, seasoned professionals, and wealth strategists.

This year's resource partnership is capped at **8 companies** with a maximum of **2 competing resource partners** per category. Resource partnership includes presence at high-profile events, strategic branding, and a direct relationship with Lionsmark's advisors, team, and marketing ecosystem.

Darren Sugiyama

FOUNDER OF
LIONSMARK CAPITAL

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What We Have In Common

We both share the vision of client-focused service and a commitment to integrity. We both have a mutual recognition of the importance of genuine solutions that meet the unique needs of each client. We have seen how dedicated you are to fostering long-term relationships with clients, investing in strategies that prioritize their well-being, and building their confidence in achieving their goals. Join our program so we can market your brand along with ours!

You've provided valuable insight into the core objectives that drive your approach to client service and business development. We've delved into strategies for deepening client engagement, staying ahead of regulatory changes, and fostering efficiencies that make a tangible difference in your daily operations.

You've shared with us some of the key challenges your organization faces. Balancing personalized service with operational efficiency is a priority, as is having access to up-to-date insights and tools that streamline decision-making and add value to client interactions.

"The experience you walked us through was much needed by us all, but especially me. As your lesson has started to sink in, it is changing my mind and positively impacting my life.

A scripture I hold dearly, "Consider it all joy when trials come." I appreciate you reminding me that your attitude determines your altitude."

– Andy Bowman

Our Solution

Are you looking for extra opportunities to be seen by insurance industry professionals? Do you want your brand to be seen across our hundreds of thousands of touchpoints within our marketing ecosystem?

Let's work together to provide value to new and existing clients by aligning your brand with ours!

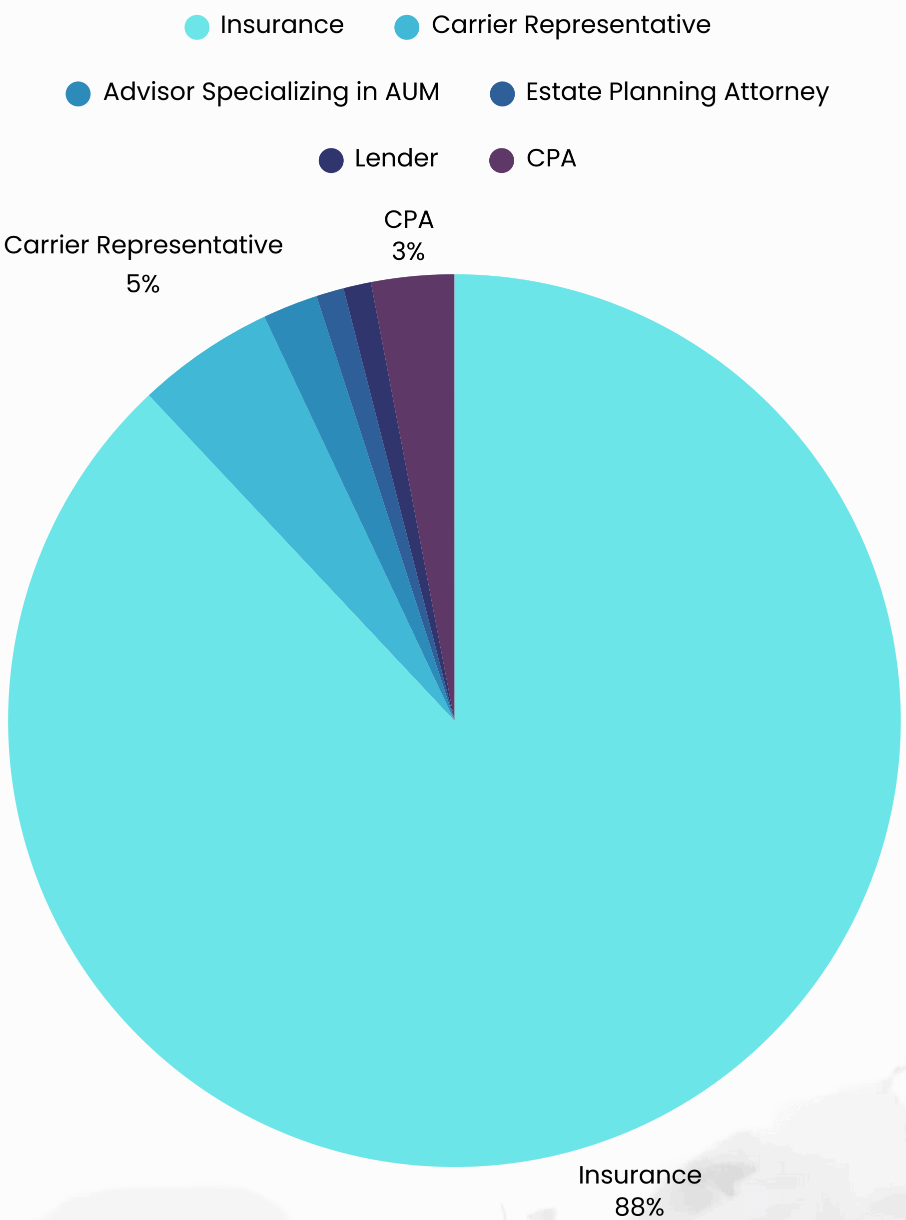
These touch-points (impressions) can be seen through our marketing solutions:

Our Touch Points

Emails	Our database contains over 10,000 industry professionals. Include your logo on our emails as a Resource Partner. We distribute over 200,000 emails a year.
Events + Networking	As a Resource Partner you will have the opportunity to attend our events, be featured as a panelist and host of our receptions
Website Feature	Strengthen your **online presence** via our website as a Resource Partner. Provide your logo a brief description of your company, a headshot of the primary contact along with their email.
Webinar Hosted by Darren	Let us know if you would like to be interviewed by Darren Sugiyama on a dedicated webinar.
Program Guide	Please provide 6 Advertorials - these are educationally based, not advertisements, that will be included on a single page in the program guides for our events.

Metrics & Data

2024 REACH & IMPACT



BOOTCAMP ATTENDEE DEMOGRAPHICS

200+
2024 BOOTCAMP REGISTRANTS

24
STATES REPRESENTED BY ATTENDEES

96
CITIES REPRESENTED BY ATTENDEES

324,546
OPENED EMAIL CAMPAIGNS

7 Different PF Loan Models

	General Program Description	Years Premium Funded	Client Premiums Paid	Lender Premiums Funded	Interest	Outside Collateral	Loan Payoff
First-Dollar Financing (FDF)	Client borrows 100% of premium and pays interest-only each year until PF loan payoff.	7	0%	100%	Client-Paid Interest-Only Out-Of-Pocket	Yes	Year 11 or Year 16 (depending on age)
Second-Year Financing (2YF)	Client pays first year premium out-of-pocket. Lender funds 100% of premiums in years 2-7. Client pays interest-only out-of-pocket unti PFl loan payoff.	7	Year 1: 100% Years 2+: 0%	Year 1: 0% Years 2+: 100%	Client-Paid Interest-Only Out-Of-Pocket	Yes, but substantially less than FDF	Year 11 or Year 16 (depending on age)
Third-Year Financing (3YF)	Client pays a reduced premium in years 1 & 2, non-financed. Client continues to pay same amount in years 3-10 (approximately 25% of increased total premium) and lender funds approximately 75% of increased total premium). Interest is accrued until loan payoff.	10	Years 1 & 2: 100% Years 3-10: 25%	Years 1 & 2: 0% Years 3-10: 75%	Interest Is Accrued	Very little (possibly zero)	Year 11
Rothish	Client pays reduced premium in years 1-5. Lender funds increased premium in years 6-10 (approximately 4X), and client pays nothing. Interest is accrued until loan payoff.	10	Years 1-5: 100%	Years 6-10: 100%	Interest Is Accrued	No	Year 11
Reverse Rothish	Lender funds 1.5X premium in years 1-5 and interest is accrued (client pays nothing). Years 6-10, client pays 1X non-financed premium (bank funds nothing).	10	Years 1-5: 0% Years 6-10: 100%	Years 1-5: 100% Years 6-10: 0%	Interest Is Accrued	Yes	Year 11
Partial-Equity Interest Accrual (PEIA)	Client pays 33% of premium each year. Lender funds 67% of premium each year. Interest is accrued until loan payoff.	10	33%	67%	Interest Is Accrued	Yes	Year 11 or Year 16 (depending on age)
Toggle Funding	Lender funds 2X premium in years 1, 3, 5, 7, 9. Interest is accrued. Client funds 1X premium in years 2, 4, 6, 8, 10. Interest is accrued until loan payoff.	10	33%	67%	Interest Is Accrued	Yes	Year 11

2025-2026 Event Calendar

Date	Event	Location
June 1, 2025	Resource Partnership Year Begins	—
June 27, 2025	ERT Academy (Darren Speaking)	San Diego, CA
July, 2025	Resource Partner Interviews – Group 1 (resource partners 1 & 2)	Online
July, 2025	Resource Partner Interviews – Group 2 (resource partners 3 & 4)	Online
August, 2025	Resource Partner Interviews – Group 3 (resource partners 5 & 6)	Online
August, 2025	Resource Partner Interviews – Group 4 (resource partners 7 & 8)	Online
August 12, 2025	Virtual Bootcamp- Part 1	Online
August 20, 2025	FFR University- Grief Presentation (Darren Speaking)	Huntington Beach, CA
Sept 30, 2025	Virtual Bootcamp	Online
October 7, 2025	Nationwide Hosted Bootcamp	Columbus, OH
Oct 20–21, 2025	Fall Symposium	Dallas, TX
December, 2025	Resource Partner Interviews – Group 1 (resource partners 1 & 2)	Online
December, 2025	Resource Partner Interviews – Group 2 (resource partners 3 & 4)	Online
December 9, 2025	Virtual Bootcamp	Online
January, 2026	Carrier Hosted Bootcamp (Pacific Life Group)	Newport Beach, CA
February, 2026	Resource Partner Interviews – Group 3 (resource partners 5 & 6)	Online
February, 2026	Resource Partner Interviews – Group 4 (resource partners 7 & 8)	Online
March 10, 2026	Virtual Bootcamp	Online
Apr 27–Apr 29, 2026	Spring Symposium	Atlanta, GA
May, 2026	Virtual Bootcamp	Online
May 31, 2026	Resource Partnership Year Ends	—

Symposium Sample Agenda

Day 1

Start	End	Agenda
8:00 A.M.	9:00 A.M.	FINAL SETUP
9:30 A.M.	10:00 A.M.	REGISTRATION & WELCOME • Check in with the welcoming committee • Receive program & name badge • Find your seat, grab coffee
10:00 A.M.	11:30 A.M.	LIONSMARK FINANCING PLATFORMS • Least Client Outlay • Least Outside Collateral • Most Death Benefit • Best Retirement Income • Irresponsible PFLI Abusive Designs
11:30 A.M.	12:30 P.M.	PANEL - STATE OF THE UNION • Carriers, Lenders & Strategy Evolution • Why Our Partnerships Work • Identifying the Ideal PFLI Client
12:30 P.M.	2:00 P.M.	LUNCH (ON YOUR OWN)
2:00 P.M.	3:15 P.M.	BACKTESTING SOFTWARE DEMO • Average vs. Actual Returns • IUL Charges & Crediting Mechanics • Historical Index & Borrowing Rate Analysis
3:15 P.M.	3:30 P.M.	15-MINUTE BREAK
3:30 P.M.	4:30 P.M.	CASE STUDIES • IRC Section 6166 • Family Governance • PFLI + Charitable Foundations
4:30 P.M.	5:30 P.M.	DARREN SUGIYAMA: HOW I BUILT A $37M AGENCY • The Genesis of Lionsmark • Samurai Business Strategies • The Takeo Effect & Power of Gratitude
5:30 P.M.	7:30 P.M.	COCKTAIL NETWORKING RECEPTION

Symposium Sample Agenda

Day 2

Start	End	Agenda
9:00 A.M.	10:00 A.M.	LENDERS & COLLATERAL • Lender Options & Loan Terms • Avoiding Collateral Missteps • What Makes Lionsmark Unique • Boot Camp 1.0 vs. 2.0
10:00 A.M.	11:00 A.M.	IRA ROLLOVERS INTO PFLI • Wealthy Clients & Double Taxation • Using Pre-Tax Dollars • Traditional IRA vs. Roth Conversions vs. Leveraged Legacy IRA
11:00 A.M.	11:15 P.M.	15-MINUTE BREAK
11:15 P.M.	12:30 P.M.	LIONSMARK'S PROCESS • Advisor/Lionsmark Roles & Commissions • Email Templates & Booking Scripts • Zoom Call Structure • Proposal Videos & Closing Strategies • Policy & Loan Renewal Process
12:30 P.M.		DEPARTURES
1:00 P.M.		EVENT STRIKE BEGINS

Resource Partnership Details

ANNUAL RESOURCE PARTNER

$8,500/year

Availability: Limited to 8 Resource Partners (Max 2 per competing category)

- Speaking Opportunities at Both Symposiums
- Two Virtual Resource Partner Interviews Hosted by Darren Sugiyama
- Logo Placement in All Event Communications
- Listing on LionsmarkCapital.com as a Resource Partner (if membership area)
- Promotion via 200,000+ Annual Email Impressions
- One Advertorial and One Advertisement per Program Guide
- Direct Access to 10,000+ Advisors in Our Ecosystem
- VIP Access to Symposium Receptions and Networking Events
- Ability to Invite/Host Up to 6 Guests at Each Symposium

"All I can say is that this has been an eye opening experience. I have learned more about premium financing in the last 2 days than I have in the last 20 years.
I have also come to the conclusion that Darren Sugiyama is the definition of what a great human being is all about."

– Bootcamp Attendee

Our Team

DARREN SUGIYAMA

Founder and CEO

Prior to Lionsmark, Darren founded DaVinci Financial & Insurance Associates, a multi-office life insurance firm responsible for over 25% of Pacific Life's policy count in Orange County, California in 2017, and 39% of Penn Mutual's life insurance policy sales in the same county in 2019.

Prior to DaVinci, Darren founded Apex Outsourcing Insurance Services which became the #1 brokerage firm in the country with Kaiser Permanente, #1 in the country with Health Net, #2 in the state of California with Aetna, and #1 in Orange County, California with Blue Shield, concurrently.

Prior to Apex, Darren specialized in working with at-risk youths as the Director of a gang-prevention program in Long Beach, California and as a counselor in Halawa Prison in Honolulu, Hawaii.

Darren is the acclaimed author of How I Built A $37 Million Insurance Agency In Less Than 7 Years, along with ten additional published books distributed internationally, including Premium Financed Life Insurance - The Key To Effective Estate Tax Planning, and is also a nationally acclaimed motivational speaker.

He holds a B.A. in Sociology from Loyola Marymount University, and a M.Ed. in Multicultural Education from the University of Hawaii at Manoa. Darren is married and currently lives with his wife and son in Orange County, California.

Our Team

EMILIA SUGIYAMA
Chief Operations Officer

JEFFREY REID
Senior Business Development Consultant

KELLY STONE
Director of Premium Financing Loans

MICHAEL PACHUTA
Director of Marketing

LIONEL ADAMS
Senior Sales Associate

COURTNEY PACHUTA
Director of Events

KRISTEN GALELLO
Senior Event Manager

JOEY CUSICK
Director of Accounting

ABBEY STROM
Loan Renewal Specialist

Letter of Understanding

COMPANY INFORMATION

Company Name ______ Address ______

City ______ St ______ Zip ______

Phone ______

PRIMARY CONTACT

Name ______

Title ______

Office Phone Number ______ Cell ______

Email Address ______

ACCOUNTING CONTACT

Name ______

Title ______

Office Phone Number ______ Cell ______

Email Address ______

RESOURCE PARTNERSHIP SELECTION

- [ ] ANNUAL RESOURCE PARTNERSHIP

Company ______________________ (SPONSOR)

Resource Partner Representative: ______________________ Date: ______________

LIONSMARK
CAPITAL

"The integrity of the people you partner with is more important than any product or company."

Darren Sugiyama

To secure your resource partnership or schedule a discovery please email info@lionsmarkcapital.com or call Michael Pachuta at 248-755-4012.