



GraciePoint

Innovative Life Insurance Financing



Gracie Point – World Headquarters
Innovative Life Insurance Financing





Gracie Point – Asian Markets

We provide competitive premium finance loans secured by the cash value of the life insurance policy



Each member of our leadership team has over 20 years of experience in insurance, specialty lending, structured finance, or capital markets



Gracie Point is a specialty finance company dedicated to providing innovative financing solutions for the life insurance industry. For high net-worth and institutional clients that have a need for permanent life insurance, Gracie Point offers cost effective solutions for their premium payments.

Our Vision

Gracie Point strives to become the leader in offering the most efficient, flexible, accessible, and responsible financing solution for the life insurance industry. Through financing permanent life insurance products for individuals, trusts, partnerships and corporations globally, Gracie Point aims to create a global platform leveraging the capital markets to provide cost-effective and innovative financing solutions.

Gracie Point believes that its approach will lead to a win-win environment for all parties.

- For policy holders, the best and most appropriate financing solutions
- For insurance carriers, increased premiums and enhanced persistency
- For brokers and agents, highly sophisticated sales tools

Gracie Point offers simple, easy to use, transparent financing for Life Insurance Premiums

Core Values

Innovative

By employing capital markets technology, Gracie Point brings cost-effective solutions to the life insurance industry.

Solution-driven

In addition to our experienced team within the life insurance, premium finance, structured finance and capital markets industry, Gracie Point works directly with financial professionals to provide the financing required to achieve their clients' goals.

Responsible

The Gracie Point business model is built upon meeting the needs of our clients with long-term, sustainable sources of funds that allow clients to acquire the permanent life insurance they need in the most efficient manner possible.

Flexible

Gracie Point serves clients by addressing their financing needs and designs life insurance financing solutions that fit their financial, estate, and business-related situations.



Our Clients

Life insurance offers numerous benefits, including the potential for a tax-free death benefit that can help prevent loved ones from bearing a large financial burden. However, High Net Worth individuals require life insurance policies that have considerable premiums and may create a liquidity consideration. Premium Financing of life insurance is a sophisticated planning strategy that allows the High Net Worth individual the ability to align their life insurance leverage strategies with those they use everyday in their family and business planning.

Our listen first approach allows us to custom design and implement a Premium Finance strategy for each individual.

Dean J. De Marco – Partner and the Head of U.S. Business Development

Mr. De Marco is responsible for building a US Sales Force, that along with himself, will distribute to agents, wholesalers, carriers and exclusive distribution partners a suite of existing and new innovative premium finance products and services. Most recently Mr. De Marco was the Chief Operating Officer of Succession Capital Alliance (“SCA”) where he developed new alliances through proven consultative processes, product development and expand capital market relationships nationwide. Prior to joining SCA, Mr. De Marco co-founded Premium Funding Group, LLC (“PFG”), a boutique consulting firm with a specialization in structured finance supporting financial advisors of the affluent marketplace. For 17 years Mr. De Marco held various senior management positions at A.I. Credit Corp. (“AIC”), a wholly owned subsidiary of American International Group (“AIG”).

Yosi Amster – Senior Vice President U.S. Business Development

Mr. Amster is the internal liaison between our broker marketplace and Gracie Point’s lending division. Mr. Amster is a subject matter expert in life insurance financing and explains the technical sale and closing aspects of the premium financing loans to the insurance broker and their clients. Previously Mr. Amster was the Director of East Coast Business Development for Succession Capital Alliance (“SCA”). He worked closely with the client’s advisors to structure the loan, the collateral and to facilitate the loan closing process. Prior to joining SCA, Mr. Amster was Chief Operating Officer of Premium Funding Group (“PFG”) where he helped create and fund various specialized funding structures and managed the team responsible for the sale and closing of the various lending programs. Before joining PFG, Mr. Amster was with A.I. Credit Corp.’s (“AIC”), a wholly owned subsidiary of American International Group (“AIG”), life insurance financing division where he managed their largest premium finance customer, helped create unique funding structures, and worked closely with the general counsel to create loan documents and legal procedures for the division.

Janice L Mullen – Project Manager for U.S. Business Development

Ms. Mullen is coordinating the development, implementation and management of Gracie Point's expansion in the U.S. to ensure new product offerings and services are distributed to all sectors of their marketplace. Previously, Ms. Mullen was with Succession Capital Alliance ("SCA") assisting in enhancing a local sales and marketing presence in the NY marketplace. Prior to joining SCA, Ms. Mullen was Director of Operations at Premium Funding Group LLC ("PFG") a boutique consulting firm with a specialization in structured finance. She oversaw the development and implementation of the company's operational procedures, marketing and production management, and human resources. Ms. Mullen started her premium finance career at A.I. Credit Corp. ("AIC") a wholly owned subsidiary of American International Group ("AIG") and was with them for over 10 years with her final position as Vice President of Business Development.

Joseph Horner - VP of Structuring and Design

Mr. Horner is responsible for designing both carrier illustrations and premium finance proposals to meet the requirements and fulfill the goals of our clients. Mr. Horner is our resident expert on various life insurance products that will enhance the strategic planning process for all involved. Most recently, Mr. Horner was the Regional Marketing Director of Penn Mutual where he managed existing and new broker relationships, provided product expertise and case design support, and managed the business process through case placement. Prior to joining Penn Mutual, Mr. Horner was an independent consultant with MMT Associates and assisted clients with needs analysis, case design, and insurance review for Life Insurance, Annuities, NQ plans, Executive Benefits and Investment products. Mr. Horner spent his earlier career in various marketing and analyst positions with predominate organizations such as Greenberg & Rapp Financial Group, Highland Capital Brokerage, and Horizon Support Services.

Harish Raghavan - Partner and Chairman

Prior to establishing Gracie Point, Mr. Raghavan served as Chairman of Concord Capital Management. Previously, Mr. Raghavan served as Global Head, Structured Products and Strategic Solutions Group for UBS's Investment Bank, working with client coverage, trading, and product groups to create unique hybrid equity capital market products, and to implement proprietary trading strategies. He consummated several ground-breaking transactions and innovative contingent capital instruments. Mr. Raghavan also served as Global Head, New Business/Product Development at Merrill Lynch & Co., where he worked for fifteen years and structured the first cross-border hybrid into the US capital markets as well as Trust Preferred Capital Securities. Mr. Raghavan received his MBA from Wharton Business School.

Donald R. Boucher - Managing Partner & Chief Credit Officer

Mr. Boucher manages Gracie Point's credit evaluation and approval process, maintains the credit standards of the portfolio, works to standardize and streamline the firm's credit process, and manages the day to day operations. Before joining Gracie Point, Mr. Boucher spent 28 years in commercial banking in both credit and relationship management, most recently as Senior Vice President with Union Bank, San Francisco. Mr. Boucher also spent several years with Wells Fargo, serving as Product Manager for Merchant Card Services and as Managing Director of Wells Fargo Asia Ltd. Hong Kong. Mr. Boucher holds a BA from Princeton University and an MBA from the Stanford Graduate School of Business.

Chiahua Pan - Partner & General Counsel

Ms. Pan is the General Counsel of Gracie Point Holdings, LLC. Ms. Pan has provided legal advice to participants in the insurance industry for 30 years, most recently as a partner in the New York office of Morrison & Foerster LLP, and then Culhane Meadows PLLC. She also served as special counsel in the insurance practice groups of Skadden, Arps, Slate, Meagher & Flom, LLP and Sullivan & Cromwell LLP. She has a BA from Radcliffe College, Harvard University, MAs from Columbia University and Yale University, a JD from the University of California, Berkeley and an LLM in tax from the New York University School of Law. She is currently the co-chair of the Insurance and Reinsurance Committee of the International Section of the New York State Bar Association.