The AICC Advantage with the CFIG® solution for companies

A company may establish a CFIG® to:

- Build financial reserves;
- Secure present or future financial obligations;
- Create assets in its balance sheet; or
- Increase the company's share capital.

So that Kanzlei Ulf Brosowski & Partner is able to evaluate and (if appropriate) support the underwriting of a CFIG®, detailed corporate financial information is required including past and existing balance sheets.

Financial forecasts are also required for an 8-12 year period, together with explanatory notes on which assumptions and forecasts are based including a brief summary of the applicant's future corporate and financial strategic aims.

The CFIG® assessment process applied by Kanzlei Ulf Brosowski & Partner is based on a risk management concept and includes actuarial assumptions, quantitative methods, financial modelling and redemption time calculations all relative to the information submitted by the applicant.

Once the CFIG® has been approved, it will be valued as a tangible asset in the company's balance sheet. All earnings and expenses arising from the CFIG® will be reflected in the profit and loss statement for the duration of the CFIG®.

The CFIG® itself is underwritten by a European AA+ Insurance company in compliance with European Life Insurance and Investment Laws. These laws are stringently supervised by the European Government especially as they relate to the live Insurance statutory requirements in combination with a capital fund depot with rating AA or better by a European Bank.

Depending on the structure of the CFIG® and insurance requirements, worldwide reinsurance companies will participate in insuring the morality risk of key personnel.

As the CFIG® concept sets out to minimize risk; a fixed instead of a variable interest rate strategy is applied. The CFIG® can be issued in EURO, Swiss Franc and United States Dollar currencies, subject always to prior confirmation.