



**OAKTREE**  
PREMIUM FINANCE

## Hierarchy of Financial Needs

### Safety:

Emergency Funds & Insurance

Home, Retirement, Other, Consumer Debt

### Growth/Leverage:

### Income:

Basic Needs

Infinite Banking, Debt Reduction,  
Vacations, LTC,  
Children's Education, etc.

### Financial Freedom:

### Preparation:

Education & Skills

Estate Planning, Tax Planning,  
Business Succession Planning,  
etc.

### Legacy:

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