Solid returns. Secure loans. AgileCap handles the rest.

AGILE CAP

INSURANCE AGENCY LENDING

Loan Participation Program Highlights

- **Investment Size**: $100K to $5M+
- **Target Returns**: WSJ Prime + 0.5% to 4%
- **Term**: Up to 120 months, fully amortizing
- **Collateral**: 1st lien position on insurance agency assets, direct cash payment from insurance carriers and personal guarantee from owners
- **Structure**: Pari passu with AgileCap, full transparency
- **Reporting**: Annual servicing updates
- **Exit Options**: May contain prepayment protection and optional early buyout

Loan Performance Snapshot

- Average Loan Size +**$400,000**
- With Booked Loan Volume of over **$110 million** over the last decade
- Loans booked and serviced **290**
- Historical Loss Rate: **1.27% (no defaults since 2020)**
- Average borrower FICO: **670–717** (fair to good score / near-prime borrowers) Minimum FICO 550+
- Typical Loan-to-Revenue: **0.45** (i.e., $1 loan per $2.20 in revenue)
- Most common loan purpose: **M&A Financing**
- Industry Focus: **Independent insurance Agencies and related entities**

Recent Participation Example

- Loan Size: $850M | Remaining Term: 116 Months
- Nominal Rate 13.49%| APR 14.72%
- Risk rating out of 10: 6.3
- Business DSCR: 2.38x | Global DSCR: 1.68x
- Participant Purchase Price (95%): ~$807,500
- Total Expected Payments to Participant $1.678MM Collateral Value: $1.6MM | FICO: 770 |
- Collateral coverage (1.6x)
- Status: Performing | Monthly Reporting Since March 2025
- Prepayment Penalty: None

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Why Participate?

Earn predictable monthly income backed by recession-resistant borrowers.
Prime+ yields backed by predictable cash flows.

- Stable, cash-flowing small business borrowers
- Conservative underwriting and risk monitoring
- AgileCap retains skin in the game
- Transparent deal-level and portfolio-level reporting

Request Our Current Opportunities

Contact us to access:

- Detailed loan packages
- Investor Q&A
- Performance information.