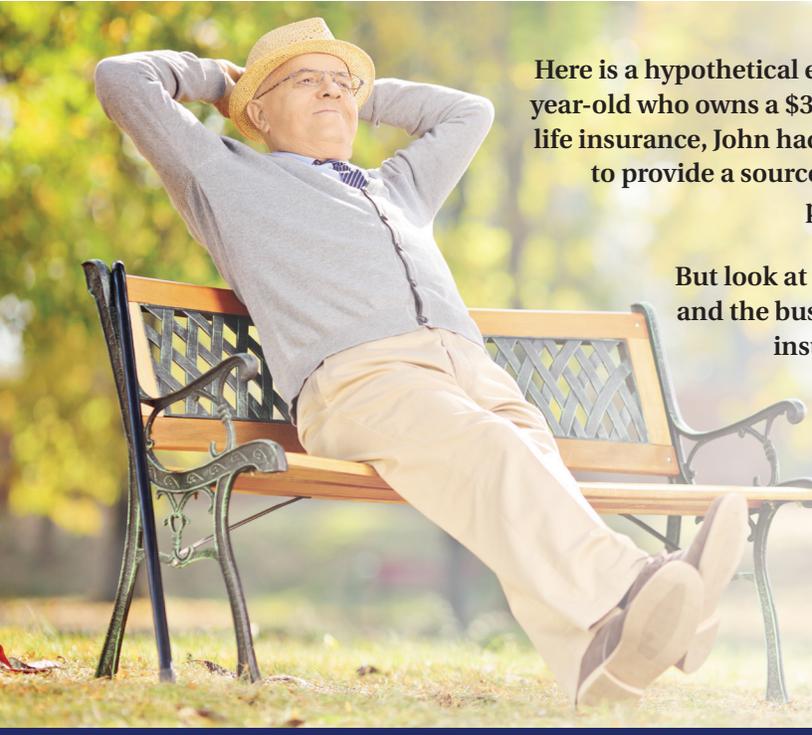


How A Policy Might Be Sold For Cash



Here is a hypothetical example of how a life settlement might work. John is a seventy-year-old who owns a \$350,000 life insurance policy. Like everyone else who purchases life insurance, John had a good reason for taking out his policy. In his case, he wanted to provide a source of cash to his business if he should die prematurely. This very popular type of life insurance is known as 'key man insurance.'

But look at what happened. John didn't die prematurely. In fact, he retired and the business was taken over by his children. John now looks at his life insurance policy in a different light. He views it now as a financial burden that's taking up money he'd rather be able to spend on enhancing his current lifestyle.

John could give the policy back to his insurance company for its cash value of \$35,000, or he could choose to pay no more premiums and let the policy keep going until it lapses. Or he could do something else. He could seize upon an opportunity to sell his policy in the secondary marketplace. Well, that's precisely what he did.

EXPLORING OPTIONS: THE FREE, NO-OBLIGATION APPRAISAL

The life insurance agent who originally sold John his policy explained that John could receive a no-cost appraisal of its value in the secondary marketplace. The agent also explained that the secondary market for life insurance policies was growing rapidly, and that more and more people were benefiting from being able to sell their policies for cash. Seeing no harm in learning about his options, John agreed to the free appraisal.

To start the appraisal process, John completed a simple form and signed an authorization allowing his medical records to be evaluated by potential purchasers of his policy. He also authorized the release of information regarding the status of his life insurance policy. These are critical pieces of information because the providers who might potentially purchase his life insurance policy must make an evaluation both of John's life expectancy and of the on-going cost of keeping John's life insurance policy in-force.

Based upon how much money the provider calculates will be required to keep the policy in-force, and for how long, will determine the amount of money the provider will offer the seller. Importantly, having several providers make offers on the policy can result in a higher offer amount.

GAINING MORE MONEY

After about six weeks, John's agent returned with the results of the appraisal. The agent explained that after reviewing his health status and after evaluating his policy, several potential providers made offers to purchase John's policy for cash. The best offer received was \$110,000.

John decided to sell the policy. Shortly thereafter, his sale closed and he received a check for \$110,000. It was a simple process, but powerfully significant. By looking beyond what he thought was his only viable option, taking the \$35,000 cash value, John was able to gain an additional \$75,000 he otherwise would not have received.

John gained so much because he was able to sell his life insurance policy in the same manner that he is able to sell his home or his stocks... or any other asset. The secondary marketplace for life insurance policies provided John an important option he decided to avail himself of. Now, he has \$110,000 to use to make his life more enjoyable.

Call 1.866.326.LIFE



Do You Own An Important Asset That Has Been *Hidden From View*?

AS-SET

1. A useful or valuable quality, person or thing.

2. A valuable item that is owned.



YOU HAVE OPTIONS:

Talk with your life insurance agent today to discover all of your options. Determining what your policy may be worth in the secondary marketplace is easy and starts with a process that takes just a few minutes of your time.

It may be the most profitable few minutes you ever spend.

If you own a life insurance policy of virtually any type that you are certain you no longer need, you may benefit by having a no-cost and no obligation appraisal of your policy. In fact, more and more people are realizing that their life insurance policies can provide a significant source of cash while they are still alive to enjoy it.

It may be that circumstances related to your health or finances have changed since you purchased your policy. If so, you may be able to enjoy a cash settlement that is significantly higher than you otherwise would receive.

Call 1.866.326.LIFE

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