

3 Great Reasons

TO OFFER YOUR CLIENTS

LIFE SETTLEMENTS

RECENT CASE HISTORY #1

AGENT COMMISSION \$175,000

- ◆ Joint Survivorship
- ◆ Age 77 years
- ◆ Face amount \$5 million
- ◆ Cash value \$8,000
- ◆ Settlement amount \$1,125,000
- ◆ Client interested in a long term care product

RECENT CASE HISTORY #2

AGENT COMMISSION \$100,000

- ◆ Universal Life
- ◆ Age 71 years
- ◆ Face amount \$4 million
- ◆ Surrender value \$200,000
- ◆ Settlement amount \$580,000
- ◆ Client invested in a stock portfolio through the agent

RECENT CASE HISTORY #3

AGENT COMMISSION \$34,000

- ◆ Term Life
- ◆ Age 72 years
- ◆ Face amount \$850,000
- ◆ Insured purchased an annuity with the proceeds
- ◆ Settlement amount \$110,500



WHAT IS A LIFE SETTLEMENT?

A life settlement is the sale of a life insurance policy that gives a policy owner a cash settlement in excess of the current cash surrender value. A life settlement is an innovative wealth and estate-planning tool that professional advisors throughout the country are utilizing to increase their productivity. Life Settlement transactions may be entered into for the purpose of funding other valuable financial or insurance products.



LIFE SETTLEMENT CANDIDATES

Typical Life Settlement "Candidates":

- ◆ Change in estate size
- ◆ Change in health condition
- ◆ Divorce/Bankruptcy/Retirement
- ◆ The need to exchange high annual premiums for monthly income
- ◆ Premiums no longer affordable
- ◆ Selling a business
- ◆ Surrendering a policy or one in danger of lapsing
- ◆ Change in tax laws
- ◆ Need funds for alternative investments
- ◆ A family trust has eliminated the need for life coverage



THE
LIFE SETTLEMENT ALLIANCE
INC.

We offer free policy evaluations
24 hours a day, seven days a week.

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1-800-871-9440
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