

Life Settlements turn unwanted life insurance into cash!

WHAT IS A LIFE SETTLEMENT?

A Life Settlement is the sale of Life Insurance to a third party for an amount less than the death benefit and greater than or equal to the cash surrender value.

Unlike purchasing life insurance, policies for people who are older and/or in poor health are more saleable.

WHY DO PEOPLE SELL POLICIES?


- Term policy may soon expire with no benefit
- Coverage is no longer needed
- Policy may have become too expensive
- Money needed to pay for chronic illness expenses
- Estate taxes no longer needed to be funded
- Business need for insurance no longer exists
- Fund "bucket list"
- Gifting while still able to see results and appreciation

CONTACT ME FOR MORE INFORMATION



Q. What can you do with the proceeds from a Life Settlement?

A. ANYTHING YOU WANT!



**CONVERT
UNWANTED, UNNEEDED OR UNAFFORDABLE
LIFE INSURANCE
INTO CASH**

- **UNIVERSAL LIFE**
- **WHOLE LIFE**
- **2ND TO DIE**
- **1ST TO DIE**

***Even TERM, or GROUP
if convertible***

A Life Settlement can offer significantly greater value than surrendering or lapsing a policy!

FREE – NO OBLIGATION APPRAISAL

