**Life Settlement creates a unique opportunity by providing policyholders the ability to sell their existing life insurance.**

**Life Settlement Policy Criteria:**

* **Face Amount: Any**
* **Age of insured: Any**
* **Age of policy: 2 years+**
* **Policy maturity: Any**

**We buy:**

* **Term Policies**
* **Universal Life Policies**
* **Whole Life Policies**

**If you have a policy, and are interested in the opportunity of life settlement, call us today!**

**PHONE**

**Get a *FREE* market value appraisal and find out how much a life insurance policy is worth today.**

**About Life Settlement:**

* **Life Settlement provides options to policyholders.**
* **A policy market value appraisal is provided at no cost to you and no obligation.**
* **Your Broker will take care of everything and seek investors to purchase the policy.**

**We are here to help you get the most out of your life insurance!**

**YOUR BRAND**

**Address 1**

**Address 2**

**Phone**

**Email**



**YOUR BRAND**

**Getting ready to cancel, lapse, or cash out your life insurance policy?**

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**We buy:**

* **term life polices**
* **universal life policies**
* **whole life policies**

**Call for a FREE policy appraisal!**

**PHONE**

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**When is life settlement the right choice?**

* **When the policy owner can no longer aﬀord to pay premiums.**
* **When the beneﬁciary of the policy is deceased and beneﬁt is no longer needed.**
* **When the need for life insurance has decreased over the years.**
* **Consider these situations: the owner is now divorced, the kids are out of college and well oﬀ; debt and house are paid-oﬀ.**
* **When the policy owner has an increased need for health and long term care insurance and other investments and needs additional funds to secure them.**
* **When the estate of the policy owner has changed and the projected tax burden has been decreased (consult a tax advisor as the estate tax laws have been changed recently).**
* **When the policy owner just needs cash.**

**Benefits for the policyholder:**

* **Receive a lump sum payout for your life insurance policy.**
* **An alternative to letting your policy lapse.**
* **Stop having to pay premiums for your life insurance policy.**

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**Example 1:**

**John Rothberg had a $2,500,000 John Hancock universal life policy. The annual premium is $127,000 guaranteed to age 100. He is 83 and was able to sell his policy for $920,000 in his pocket.**

**Example 2:**

**Brian Wilson had a $150,000 Mutual of Omaha universal life policy. The annual premium is $4,730 guaranteed to age 100. He is 75 years old and was able to sell his policy for $14,600.**

**Example 3:**

**Bill Schmitt had a $250,000 Metlife term life policy. The annual premium is $5,327 with 4 years remaining. He is 71 years old and was able to sell his policy for $31,000.**