



# LIFE SETTLEMENTS

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# How Can the Life Settlement Market Be a Benefit For You?

We have detailed how you can add life settlements to your business and increase revenue:

## What is a Life Settlement?

A life settlement, by definition, is the financial transaction of an existing life insurance policy to a licensed life settlement buyer for more than its cash surrender value, but less than its death benefit.

Your client's life insurance is considered their personal property, like a house or car, therefore they can sell it just like any other asset.



**Life settlements would benefit you because it would be a profitable addition to your bottom line.**

# Why Should You Consider Life Settlements as an Offering?



## **Revenue Stream**

We have created a turn key process that will help you monetize your book of business, with minimal work required of you. This allows you to continue your focus on other revenue generating projects without distraction. Before you know it, you will have another separate and substantial revenue source.



## **Marketing Life Settlements**

Our partnership provides you with dedicated internal support for sales and training for both you and your staff. We act as an extension of your office as your life settlement team, by providing you with branded marketing materials along the way.



## **Balanced and Diversified**

You have the inventory of business to capitalize on. We have the skill sets and resources that we are willing to invest in your business. The net result for your business is that you will be more profitable, diversified, and balanced with an additional product line and source of revenue.

# What Does It Mean to Work With Levinson & Associates?

## Generate Revenue by Working With us

Market and earn revenue each time a case is closed. We provide marketing materials, you send them out, and we handle the rest. You can enjoy back-office support and a stress-free way to earn extra income in the settlement space—all without needing to be an expert or pay fees.

Levinson offers white-glove services to each of our partners free of charge, which include:

- **Customized Marketing Materials**

Choose between marketing materials including tri-folds, white-papers, and client letters that can be customized with your company's logo.

- **Customized Online Value Calculator**

Customize our online Value Calculator with your company colors for use on your website. It is easy to use for clients, providing them an estimate in 60 seconds. The Levinson Value Calculator uses data points to determine the estimated value of a life insurance policy, taking into account age, health, and more.

- **Targeted Email Blasts**

Take advantage of customized email campaigns to help spread the word about life settlement options to your client base—without having to lift a finger.

- **Bulk Quoting Services**

See what your book of business is worth with our bulk quoting services. Simply upload the basic policy information to our online calculator and we will provide you with a custom quote within 24-business hours.

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?



We buy:

- term life policies
- universal life policies
- whole life policies

Call for a **FREE** policy appraisal!  
**PHONE**

**Free Policy Value Calculator**  
Fill Out This Simple Form to See What Your Policy Could Be Worth

**POLICY** CONTACT FINISHED

Let's start with some basic details

\$ Policy Face Value Insured First Name

Date of Birth Month DD YYYY Insured Last Name

Insured Health Status

**NEXT >**

# Marketing Roll Out Plan

<b>Step 1:</b>	<b>Learn About The Marketing Process From Your Account Executive</b>
<b>Step 2:</b>	<b>Sign Up To Partner</b>
<b>Step 3:</b>	<b>Be Introduced to Our Bulk Pricing Tool And Policy Value Calculator <sup>(1)</sup></b>
<b>Step 4:</b>	<b>Receive Your Co-branded Marketing Materials <sup>(2)</sup></b>
<b>Step 5:</b>	<b>Monthly Email Blasts</b>
<b>Step 6:</b>	<b>Quarterly Updates and Productivity Reports</b>

<sup>(1)</sup> We will cover the life settlement market, training on how to qualify a potential case, calculator, bulk pricing tool, and general introductions to our team.

<sup>(2)</sup> Co-branded materials include: Levinson Intake Form, client letter, tri-fold brochure, and other white label materials.



# Case Study Examples:

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## **MALE, AGE 77**

**PRODUCT:** Universal Life Policy

**FACE VALUE:** \$2,000,000

**PREMIUM FINANCE DETAILS:**

- Loan Amount – \$0
- Policy CSV – \$224,000

**OFFER:** \$525,000, which was accepted

**REVENUE TO THE AGENT:** \$50,000

## **MALE, AGE 87**

**PRODUCT:** Phoenix Accumulator with ROP

**FACE VALUE:** \$17,500,000

**PREMIUM FINANCE DETAILS**

- Loan Amount – \$7,405,000
- Policy CSV – \$5,217,638
- Loan Shortfall - \$2,187,362

**OFFER:** \$8,000,000, which was accepted

**REVENUE TO THE AGENT:** \$250,000

## **MALE, AGE 67**

**PRODUCT:** Transamerica Term Policy  
convertible to Accumulation UL

**FACE VALUE:** \$697,000

**OFFER:** \$386,000, which was accepted

**REVENUE TO THE AGENT:** \$41,820