

## 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!

855-547-7473

### 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 find you the highest cash offer.

### Life Settlement Criteria:

- Face Amount: \$100k+
- Age of insured: 65+
- Age of Policy: 2 years+
- Policy Type: Any

### 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.

#### 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.

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