

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

Life Settlement Policy Criteria:

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

We Can Sell:

- Term Policies
- Universal Life Policies
- Whole Life Policies

If you come across an opportunity where life settlement is of interest, want to learn more, or want access to marketing resources call us!

855-547-7473

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.
- The Broker will take care of everything and seek investors to purchase the policy.

We are here to help make life settlement easy!



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Have clients getting ready to cancel, lapse, or cash out their life insurance policy?



We Can Sell:

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

Call for a more information
855-547-7473

FREE policy appraisals!

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.



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.