





UNCOVER HIDDEN WEALTH FOR SENIOR CLIENTS



Life Insurance is an Asset

Most seniors are unaware that they may be able to sell their unwanted or unneeded life insurance policy through a life settlement. An estimated \$112 billion worth of life insurance lapses every year on insureds age 65 and older without first being checked for fair market value.

How does it work?

 <p>A policy owner has a life insurance policy he or she no longer needs, and mentions this to his or her financial advisor.</p> <p>The advisor suggests a life settlement - a transaction in which the policy owner sells the policy to investors for a lump sum greater than the cash surrender value of the policy.</p> 	 <p>The broker shops the policy to several institutional investors, creating a competitive bidding environment for the policy owner's asset.</p> <p>Once a satisfactory value is reached and the policy owner accepts, the lump sum of cash is delivered to the policy owner.</p> 
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INCREASED AUM FOR PLANNING

<ul style="list-style-type: none">• Male, age 78• \$5M underfunded Universal Life policy• CSV = \$57K <p>Fair market value = \$1.75M</p>	<ul style="list-style-type: none">• Male, age 69• \$1M 20-year Convertible Term policy• CSV = \$0 <p>Fair market value = \$389K</p>
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How can you find value for your clients?

Step #1: Talk to Your Client

Ask your client, "Do you own a life insurance policy?"

Step #2: Pre-Screen the Policy

Before your client surrenders a policy, take the online Ashar [Policy Value Quiz](#).

Step #3: Call Us

Our team of experts is dedicated to assisting you and your client throughout the entire process.

LIFE SETTLEMENTS | POLICY VALUATIONS | LONGEVITY SERVICES

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