

SUCCESS STORY

Meet James:
He sold his business, and his
policy was no longer needed.

Company-owned key man policy on a retiring business owner. Due to the costly conversion premium, the company planned to lapse the policy. The retiring business owner negotiated for the policy ownership to be transferred to him. Afterward, his advisor suggested he have his life insurance policy asset appraised for secondary market value.



Male, Age 75



\$5M, 20-year Convertible Term



Cash Surrender Value = \$0



Life Settlement Value = \$750K (18 bids)

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def: (ash-er) "do what is right and you will be blessed"

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SUCCESS STORY

Meet Edna: Donated policy ran out of cash value and premiums were due.

Like many philanthropic individuals do, Edna donated her life insurance policy to a charitable organization she loved. At the time, the cash value was expected to carry the policy so neither party would have to make a premium payment. However, Edna lived well beyond her financial plan and the policy was running out of money. The life settlement created liquidity the charity could use for today's needs and Edna could witness her donation put to work.



Female, Age 91



\$350K Universal Life



Cash Surrender Value = \$4,500



Life Settlement Value = \$140K (20 bids)

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SUCCESS STORY

Meet Maria: Her family put off their own financial plans to care for her.

Instead of focusing on their own retirement and family financial goals, Maria's adult children were funding her caregiving needs. The life settlement created enough funds to pay for her care and eliminated the burdensome premium payments. Her children were happy they could fund care for their mother and focus on their long-term financial goals.



Female, Age 80



\$500K Guaranteed Universal Life



Cash Surrender Value = \$6K



Life Settlement Value = \$197K (12 bids)

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SUCCESS STORY

Meet Judy: Her policy was no longer needed for estate planning purposes.

The 2017 Tax Cuts and Jobs Act meant Judy no longer needed all the life insurance she'd put in place years ago. Her estate planning attorney requested an appraisal for secondary market value. Through the appraisal process, they opted to sell one of the policies and create enough liquidity to fund the other policies for years, allowing her to fund her own caregiving and lifestyle needs.



Female, Age 88



\$10M Survivorship UL – One Deceased



Cash Surrender Value = \$185K

BID!

Life Settlement Value = \$3.25M (30 bids)

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SUCCESS STORY

Meet Mike and Sharon: Planning to surrender and want to maximize their options.

Mike and Sharon knew the reason they purchased their life insurance policy no longer existed. Their children were self-sufficient, and they were enjoying their retirement years. When they approached their insurance planner about surrendering the policy, she asked if they would be interested in another option. The life settlement is funding their retirement and creating memories with their family.



Male, Age 78 and Female Age 77



\$2.5M Survivorship Life



Cash Surrender Value = \$26K



Life Settlement Value = \$612,500 (17 bids)

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SUCCESS STORY

Meet Hector: Premiums increased significantly and became a financial burden.

Like so many policy owners, Hector put in place a responsible plan. But over time, the premiums for his life insurance policy became a significant financial burden. His financial advisor encouraged him to investigate all his options. The life settlement eliminated future premium payments, so he reallocated those funds and the settlement proceeds to cover today's needs, relieving financial stress.



Male, Age 79



\$1.5M Indexed UL



Cash Surrender Value = \$75K



Life Settlement Value = \$450K (30 bids)

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SUCCESS STORY

Meet Scott: COVID-19 induced bankruptcy caused by business lockdowns.

Ashar recently appraised a \$2M Convertible Term policy for a restaurant owner in his early 70s whose businesses were severely affected by the COVID-19 lockdowns. Instead of starting bankruptcy proceedings, his financial professional offered to explore a life settlement, resulting in saving his businesses until the restrictions were lifted.



Male, Age 74



\$2M, Convertible Term



Cash Surrender Value = \$0

BID!

Life Settlement Value = \$630K (12 bids)

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SUCCESS STORY

Meet Teresa: COVID-19 created visitation restrictions for nursing homes.

COVID-19 continues to loom and affect our most vulnerable citizens, making long-term care decisions more difficult for families grappling with the safety of assisted living and nursing facilities. The life settlement relieved the financial and emotional pressure on Teresa's family, and she was able to remain safely at home with proper care.



Female, Age 92



\$350K, Universal Life



Cash Surrender Value = \$6K



Life Settlement Value = \$167K (21 bids)

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SUCCESS STORY

Meet Herb and Toby: COVID-19 ripple effect caused reductions in cash flow.

Herb and Toby were seeing the detrimental effect of an underfunded policy, increased longevity, and rising premiums all compounded by a pandemic restricting their already limited cash flow. Their adult children urged them to have their policy appraised, resulting in a cash payment that will help them fund their livelihood for years to come.



Male, Age 77 and Female, Age 76



\$500K, Survivorship Universal Life



Cash Surrender Value = \$12K



Life Settlement Value = \$95K (14 bids)

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SUCCESS STORY

Meet Cecilia: COVID-19 has caused liquidity constraints to donors.

Many donors are facing liquidity constraints preventing them from meeting their giving goals. For Cecilia, a life settlement of her donated life insurance policies eliminated her future premium payments and created cash today for the charity she loves. She was then able to see the outcome of her donation while she is still living.



Female, Age 85



Three - \$1M Universal Life Policies



Cash Surrender Value = \$48K



Life Settlement Value = \$1.1M (34 bids)

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SUCCESS STORY

Meet June: Her policy was underfunded and sitting in an ILIT.

When June and her husband purchased their policy, they were told they'd never have to make another premium payment. Her husband is deceased, and June is living longer than she ever expected. As her health declined, she was facing costly premiums and mounting medical bills. Her financial professional reviewed the value of all her assets, including her life insurance policy.



Female, Age 84 with a change in health



\$1.5M SUL, male deceased



Cash Surrender Value = \$25K



Life Settlement Value = \$475K (14 bids)

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SUCCESS STORY

Meet Thomas and Katherine: Their needs had changed and no longer needed the policy.

Thomas and Katherine's children were grown with kids of their own and successful careers – changing the need of the policy. They were going to surrender their policy for the cash value and reallocate premiums into other areas of planning. Through a life settlement, they were able to uncover significantly more value and fund the retirement of their dreams.



Male, Age 82 and Female, Age 79



\$10M Survivorship GUL



Cash Surrender Value = \$69K



Life Settlement Value = \$2.8M (29 bids)

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SUCCESS STORY

Meet Diane: Her policy was eating cashflow needed for caregiving costs.

Diane's adult children were funding both her long-term care needs and maintaining her life insurance policy. However, an increase in cost of insurance was going to cause them to lapse the policy for the minimal cash surrender value. The long-term care facility recommended using Ashar Group to value the policy to uncover more potential value.



Female, Age 92



\$500K Universal Life



Cash Surrender Value = \$12K



Life Settlement Value = \$225K (21 bids)

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SUCCESS STORY

Meet Carlos: The good and bad news of living longer.

Living longer than expected, Carlos was on the verge of outliving his planned coverage. Expensive premium payments were eating through the built-up cash value in his policy and he did not have the means to make another premium. His financial advisor recommended a life settlement to create value and alleviate future premium payments.



Male, Age 87



\$5M Universal Life



Cash Surrender Value = \$386K



Life Settlement Value = \$1.65M (24 bids)

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