

NEW DONOR CONVERSATION

AN INNOVATIVE WAY TO MEET YOUR GOALS








LIFE SETTLEMENTS
POLICY APPRAISALS

Life Insurance Policies are an Asset and Should be Appraised Like Any Other Asset

A policy owner can sell an existing life insurance policy (even term insurance) that is no longer needed or wanted to a *licensed, institutional buyer*. With Ashar's competitive bidding process, the policy owner will receive the highest value for their policy.

The donor can then use the funds any way they wish – *including donation of all or a portion of the proceeds to a charity*.

	<p>Do you have a life insurance policy in place?</p> <ul style="list-style-type: none">▪ Convertible Term▪ Universal Life▪ Survivorship (Second-to-Die)▪ Guaranteed Universal Life
	<p>Why did you purchase the life insurance?</p> <ul style="list-style-type: none">▪ Family▪ Business Protection▪ Tax Planning▪ Estate Planning
	<p>Does the need still exist?</p> <ul style="list-style-type: none">▪ Grown Children▪ Retirement▪ Plan Change▪ Decrease in Estate Tax Liability
	<p>Is the policy in danger of terminating?</p> <ul style="list-style-type: none">▪ Diminishing Cash Value▪ Rising Premiums▪ Increased Longevity
	<p>The Fair Market Value of your life insurance policy may be much higher than the cash surrender value.</p> <p>How would you use the unexpected liquidity to fulfill your charitable goals?</p>

LIFE SETTLEMENTS | POLICY VALUATIONS | LONGEVITY SERVICES

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