

LIFE SETTLEMENTS: SUCCESS STORIES



Independent, Qualified Representation Protects Clients' Best Interests

Ashar Group is an independent, nationally licensed life settlement brokerage with fiduciary responsibility to the policy owner. Ashar creates a competitive bidding environment between carefully vetted institutional buyers in order to negotiate the fair market value of life insurance. We do not sell insurance or offer financial planning services. We do not purchase policies or have any stake in companies that do. We are a resource for more than 30,000 planners, attorneys, trust officers, and CPAs nationwide for risk management and insurance planning; philanthropic planning; retirement planning; and estate, gift, and wealth transfer planning.

Unexpected Windfall

A real estate developer purchased a Universal Life policy. The client's equities were tied up as collateral, their commercial real estate portfolio was distressed, and the family estate was experiencing cash flow issues. The family office suggested they explore selling their life insurance policy in the place of liquidating real estate assets.



MALE, AGE 74



\$15M UNIVERSAL LIFE



CASH SURRENDER VALUE = \$1.34M
RECEIVED 22 BIDS, NEGOTIATED A
LIFE SETTLEMENT VALUE OF = \$4.5M

Reduce the Burden on Generation 2

Adult children were funding their mother's care in a skilled nursing facility. The children were struggling to pay for care after their father passed away and save for their retirement at the same time. Their advisor suggested that a life settlement could pay for their mother's long-term care and remove the financial burden from the children.



FEMALE AGE 81



\$500K SURVIVORSHIP,
ONE DECEASED



CASH SURRENDER VALUE = \$37K
RECEIVED 7 BIDS, NEGOTIATED A
LIFE SETTLEMENT VALUE OF = \$150K

ILIT Risk Mitigation

The family matriarch with impaired health issues had a trust-owned policy that was purchased in 1988. She was told she would have a double-digit rate of return and never need to pay another premium; neither of these things occurred. The attorney ordered a formal appraisal which uncovered that significant fair market value existed.



FEMALE, AGE 84



\$2.8M UNIVERSAL LIFE



CASH SURRENDER VALUE = \$48K
RECEIVED 34 BIDS, NEGOTIATED A
LIFE SETTLEMENT VALUE OF = \$1.1M

Term Insurance has Value

Company-owned key man policy on retiring business owner. The convertible term policy was nearing the 19th year. 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 Ashar Group screen the policy.



MALE, AGE 72



\$2M 20 YR
CONVERTIBLE TERM



CASH SURRENDER VALUE = \$0
RECEIVED 18 BIDS, NEGOTIATED A
LIFE SETTLEMENT VALUE OF = \$630K

LIFE SETTLEMENTS | POLICY VALUATIONS | LONGEVITY SERVICES

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