

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)

[Download our Policy Value Quiz](#)

Ashar Group is a licensed life settlement broker that acts as a fiduciary to protect the best interests of policy owners in the life settlement process by creating a competitive auction to deliver the best value to the seller. Ashar is an independent seller's representative and does not sell life insurance, manage assets, or purchase policies.



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

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