

Planner and Fiduciary Guide to Life Settlements

A life settlement is a financial transaction that enables a policy owner to appraise and sell their life insurance policy if it is no longer needed, it has become unaffordable, or they just want the cash now. An institutional investor purchases the policy for more than the cash surrender value and less than the death benefit. In return, the original policy owner receives a lump sum payment and signs ownership of the policy over to the investor. For most, this is a life-changing event. Unfortunately, there is a lack of public knowledge about life settlements as a life insurance exit strategy.

“90% of seniors who lapsed a life insurance policy would have considered a life settlement had they been aware of the possibility.”

Insurance Studies Institute

Many of your clients could benefit from a life settlement that produces an unexpected liquidity event. As a planner, you are in a unique position to help your clients uncover hidden value by simply including one simple question in your annual review checklist:

“Are you, or anyone in your family, anticipating lapsing or surrendering any life insurance within the next year?”

Our secure proprietary policy auction platform forces competition among the nation's top institutional life settlement buyers – resulting in multiple bids and the best possible offer to the policy owner.

We've developed a price discovery process grounded in a data-driven and compliance-centric approach. Focusing on best practices, we identify the key factors a policy owner needs in order to make an informed decision and choose the right path – keep, surrender, or sell.

Our Process



A 74-year-old male owned a \$1,500,000 term policy that was approaching the conversion period.

Received a lump sum payment of \$450,000.

 Male, Age 74  CSV = \$0

 \$1.5M Convertible Term


 Life Settlement Value = \$450K

An 82-year-old female owned a \$5,000,000 universal life policy she no longer needed for estate planning.

Received a lump sum payment of \$1,750,000.

 Female, Age 82  CSV = \$57,000

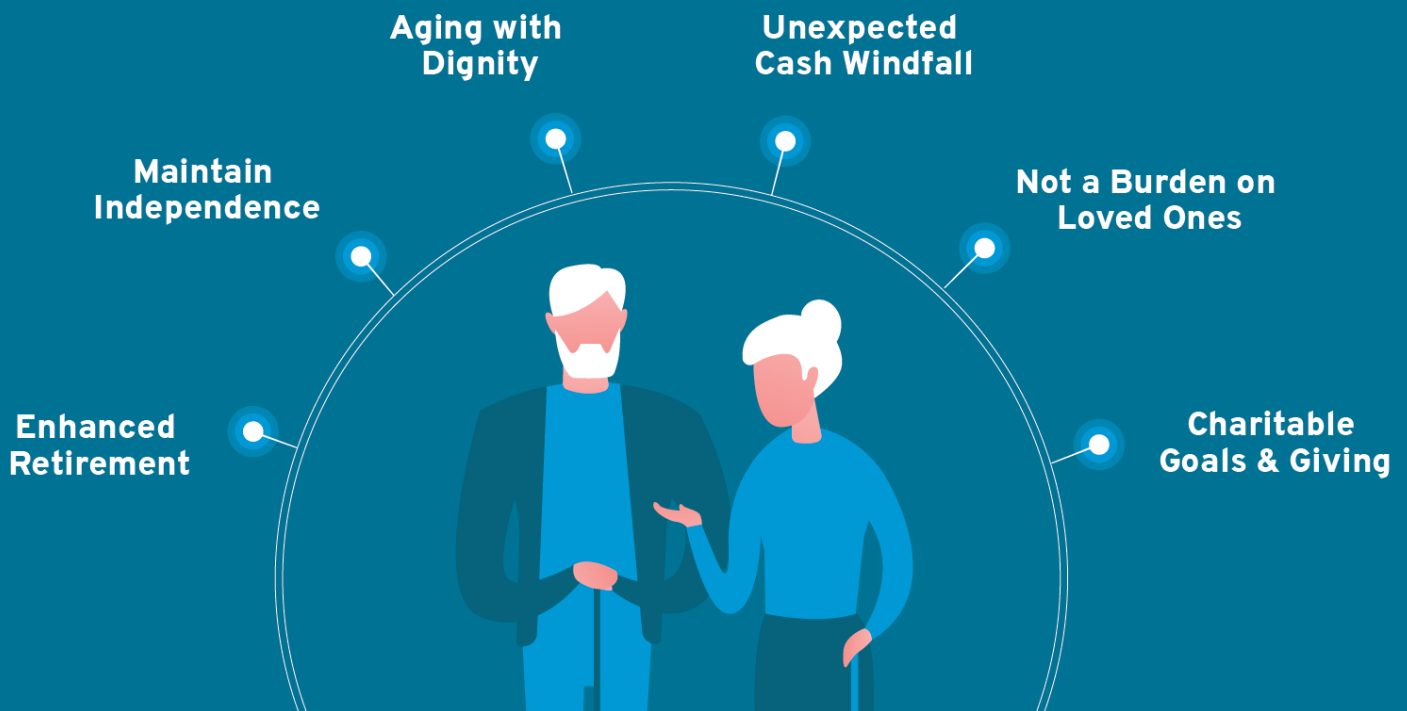
 \$5M Universal Life

 Life Settlement Value = \$1.75M

Solve the challenges your clients are facing

COMMON REASONS TO EXIT A LIFE INSURANCE POLICY

- Reduce or eliminate future premiums
- Liquidity for retirement and other planning
- Relieve financial pressure from adult children
- Retiring business owner
- Underperforming policies in ILITs
- Fund long-term care or pay for medical bills
- Settle personal or business debts
- Policy no longer serves original purpose
- M&A, bankruptcy, or marriage dissolution
- Charity liquidity needs
- Deceased spouse or heirs
- Fund new or more competitively priced products



Should your client keep or sell their life insurance policy?

Our 2-minute questionnaire is designed to provide insight into whether the policy will have value in the secondary market. If a life settlement path is chosen, our one-of-a-kind policy auction platform ensures the policy owner receives the best offer for the policy.

[Find Out Now](#)



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 Group is an independent seller's representative and does not sell life insurance, manage assets, or purchase policies.