

Compliance Centric Life Settlements

Success Story:

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.

Underfunded Policy in an ILIT



Female, Age 84



\$1.5M SUL, male deceased



Cash Surrender Value = \$25K



Life Settlement Value \$475K (14 bids)

Ask Your Client Three Simple Questions

1. Are you considering lapse/surrender of a UL or convertible term policy?
2. Have you had a change in health since the policy was issued?
3. Have you had your life insurance policy appraised?

Policy Auction Process Protects All Parties

- Rely upon a broker fiduciary
- Price discovery vs. single offer
- Buyer due-diligence
- Real-time comparable bid data
- Mitigate regulatory risk
- Never cancel a policy
- Defensible documented process
- State-compliant forms

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.