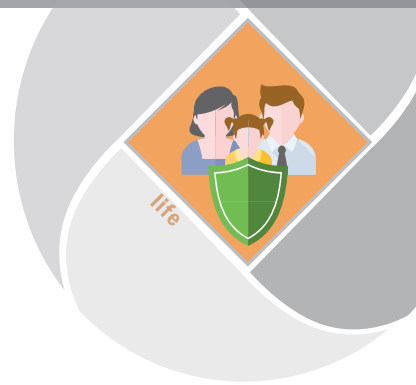


# Life Settlements



Now available! **Crump Life Insurance Insurance Services** is excited to announce a life settlement referral program with **Ashar Group**.

Life settlements can be an overlooked financial solution that can now be presented as an alternative to a life insurance policyowner's changing insurance needs. Read on to find out when and why life insurance policyowners may want to consider a life settlement option and which policyowners are possible candidates.

## What is a Life Settlement?

A life settlement is the sale of an existing life insurance policy, that is no longer needed, wanted, or has become unaffordable, to a licensed institutional buyer for an amount greater than the cash surrender value, but less than the death benefit. Opting for the cash surrender value is not the only option when exiting, or terminating, a life insurance policy. In most states, a life settlement is a regulated insurance transaction and a policyowner right.

## Reasons to Exit a Life Insurance Policy

Policyowners may determine that their life insurance policy is no longer needed, it's too expensive to maintain, or they are living longer than expected. Policyowners who decide to surrender their life insurance policy versus settling their policy may leave additional value on the table. This additional value could be used for medical, long term care, or any other expenses.

## Mitigate Risk and Serve Clients' Best Interests

Policy valuations provide an opportunity to determine the potential value of a life insurance policy that could result in a life settlement. By collaborating with licensed life settlement brokers, insurance and financial professionals can further demonstrate compliance with best interest standards by reviewing this additional policyowner offering.

## Learn More

- [Market Overview](#), including:
  - Common Case Studies
  - Ideal Candidates
  - Transaction Process
- [Steps to Uncover Life Settlement Opportunities](#)
- [Policy Value Quiz](#)



LIFE SETTLEMENT SELLER'S REPRESENTATIVE

[Ashar Group, LLC](#) is an independent, nationally licensed life settlement brokerage with fiduciary responsibility to the policyowner.

Ashar Group creates a competitive bidding environment between carefully vetted institutional buyers in order to negotiate the fair market value of life insurance.

Ashar Group does not sell insurance or offer financial planning services. They also do not purchase policies or have any stake in companies that do.

Ashar Group is a resource for more than 30,000 planners, attorneys, trust officers, and CPAs nationwide for insurance planning; philanthropic planning; retirement planning; and estate, gift, and wealth transfer planning.

Contact your **Crump Sales Representative** to get started.



Access to Life Settlements may not be available to all producers; please check with your Crump Representative.

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