

2025

LIFE SETTLEMENT GUIDE



Life Insurance is an Asset and Could be Worth More than the Cash Value

Like art or real estate, life insurance policies are assets and can be valued and sold like any other piece of property. It’s important to understand the value before making a decision to keep, lapse, surrender, materially change, or sell an existing life insurance policy.

Some Common Reasons to Value a Policy

We value thousands of policies every year and have seen just about every planning scenario. There are many reasons financial professionals advise their clients to have their life insurance assets appraised. Sometimes it starts with a client asking, “Do I still need this policy?” Other times, they are working with clients who need liquidity to solve other planning needs or are putting off their own planning because they are shouldering the financial burden of caring for an aging loved one.

PROACTIVE APPROACH: LOOK FOR INSURED’S AGE 70 OR OLDER IN FINANCIAL TRANSITION

Policy is no longer needed for tax or business	Unwind complicated insurance structures
The policy is unaffordable or not performing	Need to fund caregiving or long-term care
Insured has outlived the original purpose	Bankruptcy, divorce, pre-deceased spouse

Getting Started

Now that you know what to look for, what do you do now? Because every situation is different, the best and most effective step is to connect with an expert. A [one-on-one call](#) to discuss your client’s scenario and expectations can arm with you the speaking points you need to get started.

MORE RESOURCES

- [Probability Calculator](#)
- [Life Settlement Process](#)
- [Knowledge Center](#)
- [Case Studies](#)

Choosing the Right Resource

No matter your practice focus, the primary goal of any financial professional is to do what is right for their clients. With all the direct-to-consumer marketing by life settlement buyers, it can be confusing to determine who represents your client’s best interests in the transaction. For over 20 years as a seller’s representative, our singular function is to create a competitive policy auction that drives the best offer to the policy owner.

[Discover how we’re different.](#)

ASK YOUR LIFE SETTLEMENT RESOURCE: “ARE YOU LICENSED TO REPRESENT THE BUYER OR THE SELLER?”