

## What is a Life Settlement?

Perhaps you're in need of immediate cash to pay for increasing medical expenses, or to supplement your social security income or retirement pension.

Maybe you don't really need your life insurance policy anymore because your children are now self-sufficient adults capable of providing for themselves once you're gone.



You've worked hard all your life; perhaps you want to enjoy the fruits of your labor by living out your dreams. On the other hand, maybe you just can't afford to make your premium payments anymore.

So what are your choices?

1. Take a cash surrender and receive roughly 2.28% of your policy's death benefit.\*
2. Stop making payments, allow the policy to lapse, and receive absolutely nothing.
3. Get a life settlement and receive **up to 39%** of the death benefit.\*

When you choose to settle your life insurance policy, you sell the policy, as if it were an asset, for a cash amount far exceeding its surrender value.

In essence, **YOU** become the "beneficiary" of your own policy, and you receive your disbursement as soon as the policy sells.



### How Do You Benefit?

- ➔ **No more premium payments**
- ➔ **Supplement your income**
- ➔ **Pay off your mortgage, or other nagging debts**
- ➔ **Live your dreams . . . NOW**



#### EXAMPLE A

**Gender:** Male  
**Age:** 68  
**Health:** Poor  
**Policy:** Universal Life, \$500,000

**Cash Surrender:** \$47,500

**Settlement to Owner:** \$118,000

**Gain:** \$70,500



#### EXAMPLE B

**Gender:** Male  
**Age:** 72  
**Health:** Fair  
**Policy:** Convertible Policy, \$1,000,000

**Cash Surrender:** \$0

**Settlement to Owner:** \$199,500

**Gain:** \$199,500



#### EXAMPLE C

**Gender:** Female  
**Age:** 81  
**Health:** Fair  
**Policy:** Universal Life, \$2,000,000

**Cash Surrender:** \$100,000

**Settlement to Owner:** \$288,000

**Gain:** \$188,000

**954-781-2220**

**swins@juno.com**