
Do you qualify for a life settlement?

Here are some general criteria:

- Candidates for a life settlement are generally 70 years of age or older (65+ if they suffer from a health impairment).
- The policy face amount is at least \$100,000.
- The cash values do not exceed 30% of the face amount.
- The policy is at least 2 years old.

Important Information about Life Settlements:

A life settlement can have income and estate tax consequences.

A life settlement can impact public assistance benefits.

You should consult your tax and legal advisor before entering into a life settlement.

Other options may be available to you.

LIFE INSURANCE SETTLEMENTS INC.

- LIS is the leading life settlement brokerage agency.
- LIS negotiates with multiple life settlement companies to seek the highest settlement offer.
- LIS is staffed by life insurance and life settlement professionals who, since 1993, have closed over 24,000 life settlement transactions.
- LIS has the expertise to help you determine how life settlements and other products could best fit into your financial and estate plans.



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Life Settlements

Uncovering Hidden Value In Your Life Insurance Policy



"Setting the Standard for Life Settlements"

**CIRCUMSTANCES
CHANGE!**



Do you have a life insurance policy that you no longer want, need or can afford?

- Has there been a change in your estate planning needs?
 - Reduced estate tax liability
 - Death of a beneficiary
 - Illiquid assets that have since been sold
- Has the policy not performed as expected?
- Do you need additional income?

**CASH FOR YOUR
LIFE INSURANCE
POLICY!**

Your life insurance policy may be much more valuable than you ever thought possible.

A Life Settlement is the sale of an existing life insurance policy for an amount that exceeds its cash surrender value.

Life Settlements provide an opportunity to get the maximum value for your life insurance policy during your life.

Life Settlements unlock the potential hidden value in your life insurance policy.

**USE THE
PROCEEDS ANY
WAY YOU WISH!**

- Fund long term care and/or medical expenses
- Supplement your retirement income
- Investment opportunities
- Gifts to loved ones or charities
- Education expenses for grandchildren
- Pay off debt or mortgage
- Buy a new life insurance policy

Sample Case:

Male 74 - with \$1 million universal life policy. Wife died and coverage was no longer desired.

Cash value was only \$63,000.

Policy was sold for \$265,000.

Proceeds used to supplement retirement income.