



LIFE SETTLEMENTS:

A STRATEGIC
OPPORTUNITY FOR
FINANCIAL PROFESSIONALS

Foreword

The financial services landscape is evolving rapidly. Disruptive technologies, shifting consumer expectations, and regulatory changes are reshaping how advisors interact with their clients. As competition increases, standing out requires more than just managing portfolios—it demands innovative solutions like life settlements.

This white paper explores why life settlements are a powerful tool for financial professionals to provide value, solve client challenges, and grow their practices.



Why Life Settlements Matter

Unlock Hidden Value:

Life settlements give policyholders a chance to maximize the financial potential of their life insurance policies. Instead of surrendering or lapsing, clients can access significantly higher payouts, turning an underused asset into immediate cash for expenses like medical care, long-term needs, or retirement plans.



Expand Your Expertise:

Meet the evolving needs of aging clients by adding life settlements to your services. This innovative strategy equips you to tackle retirement challenges, reduce premium burdens, and deliver solutions that go beyond traditional financial planning.

Strengthen Client Loyalty:

Life settlements allow you to provide fiduciary-focused solutions that truly align with your clients' best interests. By offering strategies that maximize value and address their unique financial goals, you build trust, strengthen loyalty, and drive referrals.

Challenges Facing Financial Professionals



Regulatory Pressure

Adapting to fiduciary standards is critical in today's advisory world.



Consumer Demands

Clients want transparency, reduced fees, and personalized solutions.



Disruption by FinTech

Robo-advisors and direct-to-consumer platforms are reshaping the industry.

Life settlements provide a competitive edge, allowing advisors to diversify their services and reinforce their value.

The Opportunity with Life Settlements

Life settlements offer a unique and valuable opportunity for financial professionals to elevate their services and create meaningful outcomes for their clients. By converting underperforming or unnecessary life insurance policies into cash assets, advisors can provide innovative solutions that address key financial challenges. Whether it's funding long-term care, enhancing retirement income, or alleviating premium burdens, life settlements open doors to creative financial planning strategies. For professionals, this service not only deepens client relationships but also expands revenue potential and builds a reputation for delivering forward-thinking, client-centered solutions.

Increase Professional Referrals

Build stronger relationships with estate planners, CPAs, and tax advisors.

Enhance Fiduciary Responsibility

Life settlements align with client-first practices and regulatory expectations.

Attract High-Net-Worth Clients

Address estate planning challenges with creative solutions like trust-owned policy management.

Solve Client Challenges

Use settlements to fund long-term care, pay medical bills, or eliminate debt.

Boost Revenue Potential

Life settlements generate commissions and open opportunities for additional services.



"As a life insurance broker, my primary focus is to assist clients with their insurance needs and to shop carriers for the most suitable proposal. But when it comes to life settlements, I prefer to partner with the experts who have a track record of success in the secondary marketplace. Jeff Hallman is extremely knowledgeable and has proven his ability to deliver results for me over the years. It's a great feeling to know that I can outsource my cases to him and that I can trust his guidance in obtaining the best offer for my clients."

Doug, FL

\$842 million

The total amount seniors received through life settlements in 2023, earning an average of 6.2 times more than the surrender value.

over \$707 million

Over \$707 million was gained by seniors through life settlements in 2023, compared to what they would have received from lapsing or surrendering their policies. This highlights the substantial financial benefits of exploring life settlement options.

+9M

life insurance policies lapse yearly

According to the 2023 LISA report, over 9 million life insurance policies lapse every year, representing more than \$725 billion in face value. This highlights the missed opportunity for seniors to explore life settlements as a way to gain significant financial benefits from their policies instead of letting them lapse.

Navigating the life settlement process can feel overwhelming, but at Asset Life Settlements, we've streamlined it into a clear and efficient journey. From the initial consultation to closing the deal, our proven process ensures maximum value for your client's policy while minimizing complexity. Here's how we turn an unwanted policy into a valuable financial asset for your clients.

THE LIFE SETTLEMENT PROCESS: A STEP-BY-STEP GUIDE

1. Initial Consultation

We assess your client's policy and financial goals to determine eligibility.



2. Policy Evaluation

Our team conducts a thorough evaluation to establish the policy's market value.



3. Market Submission

We present the policy to our network of buyers, securing competitive bids.



5. Closing

We handle all transaction details, ensuring a smooth and timely settlement for your client.



4. Offer Presentation

We review the best offers with you, providing guidance for an informed decision.



Meet Henry.

THE \$2 MILLION MILESTONE

LOWEST BID **\$1.4M**

HIGHEST BID **\$1.5M**

SOLD FOR **\$2M**

Meet Henry, An 85-year-old male business owner from the West Coast faced a challenging decision as his corporation needed immediate funds to relocate to a more central location in the U.S. Despite his health concerns and the uncertainty surrounding a potential prostate cancer diagnosis, the policyholder needed to secure \$2 million from his \$5 million John Hancock Guaranteed Universal Life Policy. After multiple unsuccessful attempts with other brokers and direct buyers, *Asset Life Settlements* successfully secured the desired offer.



The Adversary Analysis

The most significant challenge was the insured's reluctance to undergo further medical testing, despite the likelihood that a confirmed diagnosis could have increased the policy's value. Additionally, the case had already been presented to multiple buyers, limiting Asset Life Settlements' market options. The insured's depression and recent personal hardships also added emotional complexity to the transaction.

The Solution

Asset Life Settlements took over the case, carefully navigating the challenges. They arranged a critical conversation between the insured and the buyer's medical director, allowing the buyer to become comfortable with the situation despite the health uncertainties. This strategic engagement led to an offer of \$2M, which was promptly accepted by the policyholder. The funds were used to secure the company's relocation, demonstrating the effectiveness of Asset Life Settlements in managing complex cases.

The Asset Advantage



Decades of Experience

Client-Centered Approach

Access to a Vast Network of Buyers

Resources for Financial Professionals

Transparent & Efficient Process

Independent Brokerage Advantage



Partner with Asset Life Settlements to integrate life settlements into your practice and deliver exceptional value to your clients. Contact us today for a consultation.

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Why Partner with a Life Settlement Broker

01. Specialized Expertise

Partnering with a life settlement broker gives you access to professionals who specialize in navigating the complexities of the secondary market. Their in-depth knowledge ensures your clients' policies are handled with precision and care.

02. Competitive Bidding Advantage

Brokers leverage a robust network of buyers to initiate competitive bidding, securing the highest possible offers for your clients' policies. This approach ensures no opportunity for maximum value is overlooked.

03. Comprehensive Process Support

From initial consultations to closing the transaction, brokers provide seamless, step-by-step guidance. This turnkey support makes it easy for financial professionals to integrate life settlements into their practice.

04. Client-Centered Outcomes

Life settlement brokers prioritize the best interests of policyholders, helping you deliver solutions that align with your fiduciary responsibilities while enhancing client satisfaction and loyalty.