



Take the Next Step Toward Financial Freedom

*Let your life
insurance policy
work for you*



Frequently Asked Questions

Will selling my policy affect my taxes?

- Proceeds may be taxable as income or capital gains. We recommend consulting your tax advisor.

Do I need to keep paying premiums?

- No, once the settlement is complete, premium payments are no longer your responsibility.

Can I sell part of my policy?

- Yes, in some cases, you can sell part of your life insurance policy and keep the remaining coverage. This option is available for certain types of policies, like convertible term insurance.

Can I change my mind?

- You can change your mind up until the very end. Once you receive the funds there is typically a rescission period of 15 days in regulated states.

Contact



www.assetlifeselements.com



info@lifeselements.com



855-768-9085

*Talk to your advisor today to explore
your life settlement options and
discover how your policy can provide
the financial freedom you deserve.*

Life Settlements: *A Smart Solution for Your Life Insurance*

Learn how a life settlement
can provide financial freedom
and security.

 **Asset Life Settlements**, LLC
SECONDARY MARKET ADVISORS & BROKERS

The Simple 5-Step Process

1. Initial Consultation: We assess your policy's eligibility and value.
2. Policy Evaluation: Detailed analysis to estimate market value.
3. Bidding Process: Policy marketed to buyers for competitive offers.
4. Offer Review: Receive top offers with expert guidance.
5. Settlement Completion: Finalize and receive your cash payout.



The Benefits of a Life Settlement

Why a Life Settlement Could Be Right for You

- Immediate Cash: Get a lump sum for retirement, healthcare, or other needs.
- No More Premiums: End payments on a policy you don't need.
- Flexible Use: Spend the funds on travel, medical bills, or gifts.
- Smart Planning: Turn your policy into a valuable financial resource.

Types of Policies That Qualify:

- Universal Life Policies: Including
 - Universal Life (UL)
 - Guaranteed Universal Life (GUL)
 - Indexed Universal Life (IUL)
 - Variable Universal Life (VUL)
 - as well as all types of Survivorship Universal Life policies.
- Convertible Term Policies:
 - Term life insurance policies that can still be converted into permanent life insurance.
- Group Policies:
 - Life insurance policies that were originally part of a group plan but are now individually owned outside of the group plan.

Life Settlements Explained

→ What is a Life Settlement

- A life settlement allows you to sell your unneeded or underperforming life insurance policy for a cash payout that is greater than the surrender value.

→ Who It's For

- Individuals typically age 65+
- Policy face values of \$100,000 or more
- Policies no longer serving their original purpose

→ Why Consider It?

- You no longer need the policy for estate planning or family protection.
- The premiums have become a financial burden.
- You'd like to use the cash for retirement, medical expenses, or other needs.

Life settlements often provide 4-7 times more cash than surrendering the policy.