

# SUCCESS STORY



## MEET CAROL

AGAINST THE CLOCK:  
A STRATEGIC RACE TO  
MAXIMIZE LEGACY



### REVENUE REALIZATION



**\$40K**  
LOWEST BID



**\$240K**  
HIGHEST BID



**\$240K**  
SOLD FOR



**\$24.2K**  
AGENT  
COMMISSION



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### THE CASE SNAPSHOT



At 77 years old, Carol, with a life expectancy of 7–9 years, decided to sell her \$500,000 Universal Life Policy. Through a life settlement, she secured \$240,000—48% of the policy's face value. With a cash surrender value of only \$4,141, the settlement provided Carol with a significant boost to her financial resources and options.

### THE PIVOTAL POINTS



1

#### POINT ONE

Initial Challenge: Obtaining the complete medical history was crucial for maximizing the policy's value.

2

#### POINT TWO

Strategic Persistence: Despite initial low offers and documentation hurdles, relentless negotiation and perseverance led to obtaining essential medical records.

3

#### POINT THREE

Successful Outcome: The final offer significantly exceeded initial bids, showcasing the impact of expert negotiation and tenacity.

# Against the Clock: A Strategic Race to Maximize Legacy



## **THE ADVERSITY ANALYSIS** ✓

The case was complicated by difficulties in acquiring the client's full medical history, particularly from her cardiologist. Asset Life Settlements' determined efforts to obtain these crucial records played a pivotal role in revising and significantly increasing the settlement offer.

## ✓ **THE POLICYHOLDER PORTRAIT**

Carol, a 77-year-old widow, sought to optimize her financial strategy post the realization that her existing life insurance was surplus to requirements. With most of her wealth tied to her late husband's business, liquidity was a key concern, driving her to consider a life settlement.

## **THE SETTLEMENT STORY** ✓

Initially faced with low offers, Carol's case took a positive turn when Asset Life Settlements obtained critical cardiologist records after a persistent two-month effort. This documentation reopened the bidding process, resulting in a \$240,000 payout—a testament to the importance of expert navigation in the life settlements market.

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As brokers, it's our fiduciary duty to negotiate the highest value for your policy. Call us at 855-768-9085 to request an immediate estimate of your client's policy.