

SUCCESS STORY



Asset Life Settlements, LLC
SECONDARY MARKET ADVISORS & BROKERS

MEET HELEN & ROBERT

A NEW LEASE ON
RETIREMENT: THE POWER
OF A LIFE SETTLEMENT

REVENUE REALIZATION



&78K
LOWEST BID



\$450K
HIGHEST BID



\$450K
SOLD FOR



\$30K
AGENT COMMISSION

THE CASE SNAPSHOT



Two 88-year-olds, insured under a Survivorship Universal Life policy, faced mounting premium obligations of \$67,000 annually. With no need for the \$2 million policy anymore and difficulty communicating with the carrier, they turned to a life settlement as a solution. After receiving 11 offers, the highest bid of \$450,000 was accepted.

THE PIVOTAL POINTS



1

POINT ONE

Significant savings in retirement by offloading a no-longer-needed policy and receiving \$450,000 in a settlement.

2

POINT TWO

The life expectancy of 8 years allowed for a favorable settlement offer.

3

POINT THREE

The policy was managed well over the years, but increasingly difficult communication with the carrier became a turning point in seeking the settlement.

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A New Lease on Retirement: The Power of a Life Settlement



THE ADVERSITY ANALYSIS ✓

The major challenge in this case was the buyers' hesitation over the policy maturing at age 100, which could potentially delay payouts and complicate valuations. Additionally, the difficulty in working with the carrier highlighted the importance of staying informed about your policy and the carrier's financial stability.

✓ **THE POLICYHOLDER PORTRAIT**

Helen and Robert, both 88 years old, are retired professionals who initially purchased a \$2 million Survivorship Universal Life policy to provide for their family. Over time, they realized they no longer needed the policy, and the increasing premiums became a burden on their retirement savings.

THE SETTLEMENT STORY ✓

Helen and Robert diligently maintained their policy for decades, but as premiums increased and their need for coverage decreased, they began exploring life settlement options. After evaluating 11 offers, they were able to accept the highest offer of \$450,000. This settlement provided them with a substantial retirement enhancement and relieved them from the escalating costs of maintaining the policy. Their decision was guided by careful consultation with their financial advisor, and their agent successfully negotiated favorable terms, earning a \$30,000 commission.

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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.