

# SUCCESS STORY

Asset Life Settlements, LLC  
SECONDARY MARKET ADVISORS & BROKERS

## MEET HENRY THE \$2 MILLION MILESTONE



### REVENUE REALIZATION



**\$1.4 M**  
LOWEST BID



**\$1.5 M**  
HIGHEST BID  
(before Asset Life  
Settlements'  
involvement)



**\$2 M**  
SOLD FOR

Asset Life Settlements, LLC  
SECONDARY MARKET ADVISORS & BROKERS



855-768-9085



WWW.ASSETLIFESSETTLEMENTS.COM



1507 PARK CENTER DRIVE,  
SUITE 1B  
ORLANDO, FL 32835

### THE CASE SNAPSHOT



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 PIVOTAL POINTS



1

#### POINT ONE

Initial Broker Failure: The initial broker and direct buyers could not secure the \$2M ask price, leading the corporation to explore other avenues.

2

#### POINT TWO

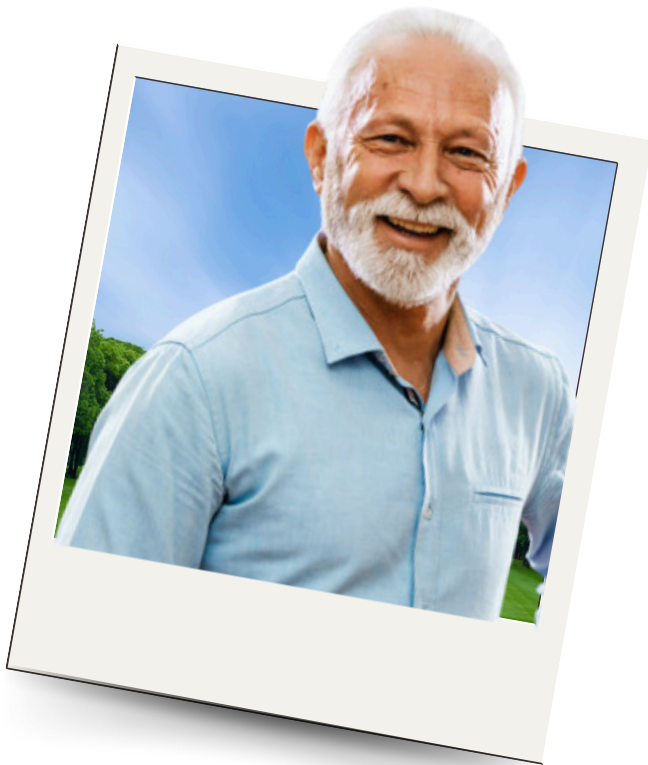
Health Concerns: The uncertainty surrounding the insured's potential prostate cancer created complications in securing a higher offer.

3

#### POINT THREE

Health Concerns: The uncertainty surrounding the insured's potential prostate cancer created complications in securing a higher offer.

# "The \$2 Million Milestone: A Life Settlement Success for Corporate Relocation"



## THE ADVERSITY 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 POLICYHOLDER PORTRAIT

John is a 79-year-old male with a life expectancy of six years. He owned a \$1 million Universal Life insurance policy with an annual premium obligation of \$61,176. Due to his confinement in a skilled nursing facility and the high costs associated with it, he could no longer afford the policy premiums and needed a financial solution to support his spouse.

## THE SETTLEMENT STORY ✓

With a \$5 million life insurance policy and a pressing need for funds to facilitate his company's relocation, the insured initially explored life settlement options. However, the first broker and direct buyers were unable to meet his \$2 million asking price, offering only \$1.4M and \$1.5M instead. The insured's refusal to undergo additional testing further complicated the situation.

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.

## CONCLUSION ✓

This case highlights the importance of strategic buyer engagement and creative problem-solving in the life settlement industry. Despite significant challenges, Asset Life Settlements achieved the client's financial goals, securing the desired \$2M to facilitate the corporation's critical relocation.

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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.