

# SUCCESS STORY



## MEET MARK

\$672K SETTLEMENT FOR  
A TERM POLICY WITH  
ZERO CASH VALUE

### REALIZATION

**6-8 YEARS** LIFE EXPECTANCY

**\$2.5M** TERM LIFE  
INSURANCE POLICY

**\$100K**  
LOWEST BID

**\$672,500**  
HIGHEST BID

**\$672,500**  
SOLD FOR

### THE CASE SNAPSHOT

Mark, a 64-year-old man facing the expiration of his term life policy, was unaware it held any value—especially since it had no cash surrender value. With a progressive neurological condition and mounting long-term care costs, Mark's advisor turned to Asset Life Settlements. After shopping the case to over 30 buyers, Mark received a top offer of \$672,500—funds he'll now use to support his care.

### THE PIVOTAL POINTS

1

#### POINT ONE

**Impending Conversion Deadline:** The policy was near expiration, and converting it would have cost \$52,346 annually.

2

#### POINT TWO


**Health Decline:** Mark's diagnosis of autoimmune cerebellar degeneration and his need for assisted living increased financial strain.

3


#### POINT THREE

**Marketplace Strategy:** Asset Life Settlements shopped the case to over 30 buyers, securing a high-value offer through competitive bidding.

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

 855-768-9085

 [WWW.ASETLIFESETTLEMENTS.COM](http://WWW.ASETLIFESETTLEMENTS.COM)

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

# \$672K Settlement for a Term Policy with Zero Cash Value



## THE ADVERSITY ANALYSIS ✓

With no cash surrender value and a looming conversion deadline, Mark initially believed his policy was worthless. His rare health condition—ataxia from autoimmune cerebellar degeneration—added complexity to underwriting. However, it also made the case attractive to certain buyers with a niche for long-term care profiles. Timing, market navigation, and specialized outreach were essential to success.

## ✓ THE POLICYHOLDER PORTRAIT

Mark is a former business professional now living in an assisted living facility due to a disabling condition. Wheelchair-bound and facing rising long-term care expenses, he was preparing to surrender his term policy when his advisor uncovered the potential of a life settlement.

## THE SETTLEMENT STORY ✓

What started as a policy destined to lapse turned into a major financial win. With the help of Asset Life Settlements, Mark's advisor submitted the case to a broad buyer network. The result? More than 30 offers and a final settlement of \$672,500. The proceeds will go directly toward Mark's long-term care, relieving financial stress for both him and his family.

## TESTIMONIAL ✓

"Jeff and the team at Asset Life Settlements were extremely efficient, communicative, informative, and transparent. Their access to so many buyers helped us negotiate what I believe was a very high-value settlement for my client. They did all the heavy lifting—making the process seamless from start to finish."

[WWW.ASSETLIFESETTLEMENTS.COM](http://WWW.ASSETLIFESETTLEMENTS.COM)



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.