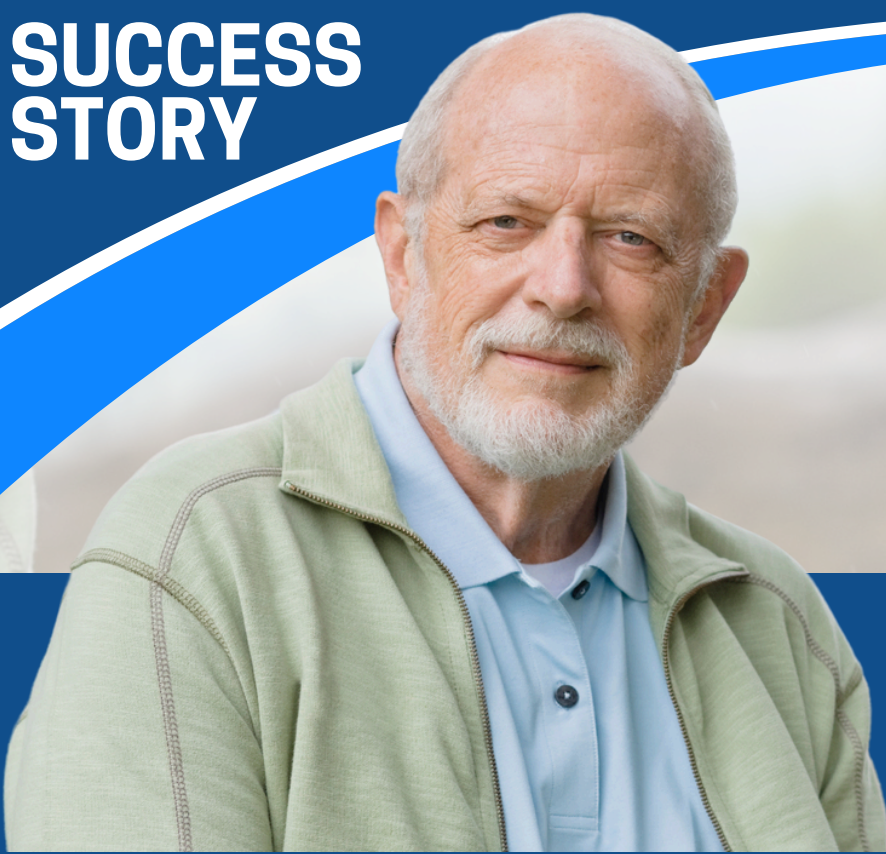


# SUCCESS STORY



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

## MEET STEVE

**STRATEGIC LIQUIDATION OF  
LIFE POLICIES: UNLOCKING  
\$1.545 MILLION IN  
RETIREMENT FUNDS**

### REVENUE REALIZATION



**\$800K**  
LOWEST BID



**\$1.545M**  
HIGHEST BID



**\$1.545M**  
SOLD FOR



**\$75K**  
AGENT  
COMMISSION

### THE CASE SNAPSHOT



Steve is a 78-year-old male, unable to sustain annual premiums of \$360,000 for his two Universal Life policies with a combined death benefit of \$4.5 million, explored life settlements as a financial strategy. He received 21 offers from 13 buyers, with bids ranging from \$800,000 to \$1.545 million, highlighting significant market interest despite life expectancies of 5 to 9 years. The sale of Steve's policies for the highest bid allowed him to enhance his retirement quality of life, illustrating the strategic value of life settlements in managing costly premiums.

### THE PIVOTAL POINTS



1

#### POINT ONE

Strong Market Interest: The competitive bidding process with 21 offers from 13 buyers maximized the settlement value.

2

#### POINT TWO

Financial Relief: The final sale of the policies for \$1.545 million provided significant financial relief, directly impacting the seller's quality of life.

3

#### POINT THREE

Strategic Sale: Despite challenges like varied life expectancies, the strategic presentation of the policies attracted premium offers.

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855-768-9085

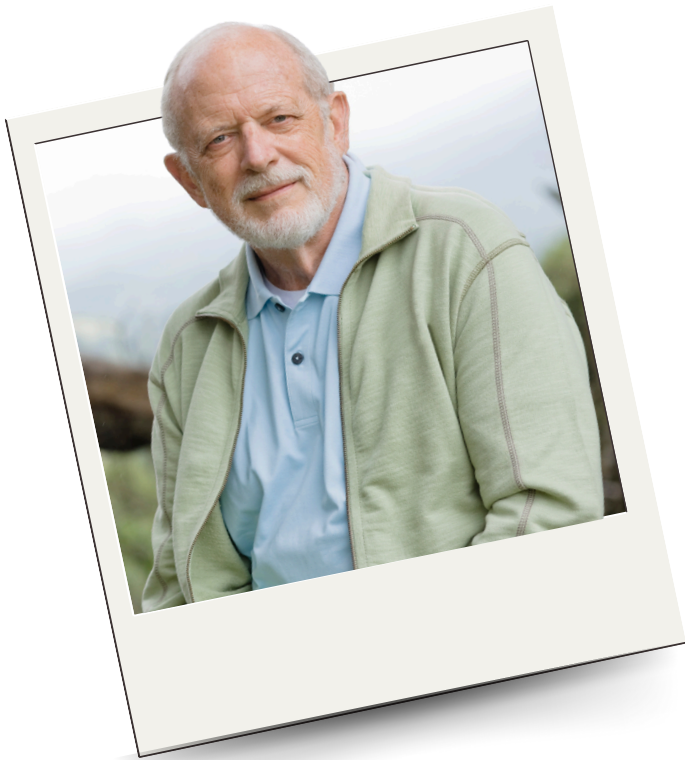


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1507 PARK CENTER DRIVE,  
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# Against the Clock: A Strategic Race to Maximize Legacy



## THE ADVERSITY ANALYSIS ▼

The staggered life expectancies of the policies presented significant valuation complexities, necessitating sophisticated negotiation tactics. Each policy had differing durations to potential maturity, making it challenging to predict the exact value and appeal to buyers. This variability required the expertise of seasoned brokers who adeptly navigated the market dynamics and effectively communicated the intrinsic value of the policies to attract and secure the best possible offers from interested buyers.

## ▼ THE POLICYHOLDER PORTRAIT

At 78 years old, Steve faced escalating premium costs that threatened his financial stability. Choosing a life settlement allowed him to convert an underutilized asset into crucial retirement funds.

## THE SETTLEMENT STORY ▼

This case illustrates the power of life settlements to transform financial liabilities into assets. The sale of Steve's \$4.5 million in policies not only alleviated the burden of high premiums but also secured substantial funds to enhance the seller's retirement, demonstrating a strategic financial maneuver that others in similar situations might consider.

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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.