

# Selling \$1M Policy for \$410K Was a Matter of 'Common Sense' for Senior Couple

## CASE PROFILE

- 87 Yr. Old Male; Life Expectancy of 8 years
- Owner of \$1M UL Policy | No longer needed
- \$75K annual premium | No longer affordable
- \$0 Cash Surrender Value
- 14 Prospective Buyers Submitted Offers
- \$343K - Lowest Offer from a Buyer
- \$410K - Highest Offer from a Buyer (Accepted by Seller)

## TRANSACTION HIGHLIGHTS

This senior couple was feeling the pressure of burdensome premium payments for a \$1 million UL policy they no longer needed. Their goal was to eliminate the financial stress of maintaining the policy and become more financially stable in their later years. Inasmuch as the policy was no longer needed for income protection, their insurance advisor suggested they sell the policy in the secondary market to the highest bidder. The couple agreed that it made economic sense to sell the unwanted policy to achieve their goals.



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