



Scott Jones, CFP®, CLU, ChFC

scott@sjonesfin.com

Scott Jones Financial

5950 Fairview Road, Suite 215

Charlotte, NC 28210

www.sjonesfin.com

(704) 817-7324



Life Settlements: Scott Jones Financial Is An Expert In Your Corner

Life Settlements are becoming a popular option for Seniors with unwanted life insurance policies. Like many Seniors, your clients are probably seeing advertisements to sell their policy direct to Life Settlement providers. Yet, in many cases, these direct buyers are making lower than average offers for policies.

Scott Jones Financial is working to ensure clients get the highest fair market value for their policies through our Competitive Auction Process. This process often drives offers far higher than what is initially offered. A case in point is the example below.

Case Study: Competitive Auction Increases Life Settlement Bid By 95%



Doug's¹ Story, Age 75

Doug reached out to his attorney to evaluate a Life Settlement offer he received from a direct provider. The attorney recommended Doug get a second opinion through us. After going through our Auction Process, Doug was surprised to receive nearly double his original offer, and used the proceeds to take his family on a European Cruise.

Policy Type

- \$2.1 Million Universal Life

Situation

- Saw an ad to sell policy to a direct buyer
- Received a \$210,000 offer
- Consulted with his attorney who referred client to us

Outcome

- Valmark marketed and auctioned policy to 18 top buyers, resulting in a high offer of \$409,000; nearly double the initial offer

Client Name has been changed to protect confidentiality.

[CLICK HERE TO LEARN MORE ABOUT OUR AUCTION PROCESS](#)

When Does Selling A Life Insurance Policy Make Sense?



You likely have clients who have a life insurance policy they no longer need or want. Click on the link below to read how five different clients—including key executives, seniors needing retirement income, business owners, and even healthy insureds—have benefited from a life settlement.

[DOWNLOAD "WHEN DOES SELLING A POLICY MAKE SENSE"](#)



If you have a client who no longer needs or wants their life insurance policy, let's discuss your client's situation to determine the best option for them, including whether a life settlement is a good fit.

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Investment Advisory Services Offered Through Valmark Advisers, Inc. a SEC Registered Investment Advisor
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Scott Jones Financial is a separate entity from Valmark Securities, Inc. and Valmark Advisers, Inc. Valmark Securities supervises all life settlements like a security transaction and its registered representatives act as brokers on the transaction and may receive a fee from the purchaser. Once a policy is transferred, the policy owner has no control over subsequent transfers and may be required to disclosure additional information later. If a continued need for coverage exists, the policy owner should consider the availability, adequacy and cost of the comparable coverage. A life settlement transaction may require an extended period to complete and result in higher costs and fees due to their complexity. Policy owners considering the need for cash should consider other less costly alternatives. A life settlement may affect the insured's ability to obtain insurance in the future and the seller's eligibility for certain public assistance programs. When an individual decides to sell their policy, they must provide complete access to their medical history, and other personal information.

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