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Life Settlements: Helping To Meet Seniors' Needs

Most seniors don't know that one of their largest assets is their life insurance policy. When retirement and long-term care costs mount or they no longer want their policy, a life settlement can turn an ongoing expense into a life-changing influx of cash.



Case Study: Life Settlement Provides Long-Term Care Funding



Ashley's Story, Age 91

Ashley needed help paying for long-term care expenses. She paid into her policy for years, but couldn't keep up with the increasing premium payments. She was planning to let her policy lapse when her advisor pointed out that a life settlement could be a solution. It enabled her to get the money she needed to pay for her healthcare.

Policy Type

- \$500,000 Universal Life

Situation

- Unable to continue premium payments of \$60,000/year
- Need for liquidity for medical/long-term care expenses

Outcome

- Valmark marketed and auctioned policy to 18 top buyers, resulting in a high offer of **\$185,000**
- Relieved client of \$60,000/year burden
- Enabled client to cover long-term care expenses for over two years in a semi-private room

*Client Name has been changed to protect confidentiality.
The gross offer will be reduced by commissions and expenses related to the sale*

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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