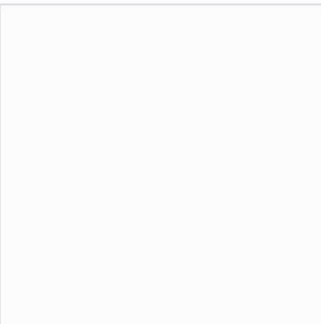


**For more
information,
contact your
local agent.**



Why would Seniors Consider this Option?

Whether you call it a Life Settlement, Lifetime Settlement, or High Net Worth Transaction, Life Settlements have become a dynamic option. This solution is revolutionizing how financial planners and advisors can maximize their senior client's financial planning strategies.

By liquidating a policy for amounts higher than any cash surrender value, policy owners can initiate important financial opportunities with a cash infusion from the proceeds of an unwanted or unaffordable life insurance policy. Changes in your senior client's lives and circumstance can easily reduce or eliminate their needs for an existing life policy. What was once a sound and essential asset can often evolve into an unneeded expense – even a burdensome liability.

With current economic conditions created by stock market declines, combined with poor retirement fund performances, this option offering amounts greater than current cash surrender value for policies no longer relevant to someone's current needs has strong appeal!

The financial planning industry has a fiduciary responsibility to inform their clients of the potential advantages of all financial products, even a non-performing off balance sheet asset (especially if the policy contains no cash surrender value). The sale of an existing life insurance policy, at a discount from the face value, transforms what is often seen as a future asset into a resource that should be valued and managed as part of an overall financial plan.

Benefits to the Insured

- Get higher cash payout than cash (or no) surrender value
- Recast their financials with bottom line profit from a **NON PERFORMING** asset
- Alternative funding for LTC policies, annuities or other investments
- Additional funds to supplement retirement income and improve their position
- Funds to replenish monies lost in the Stock Market or diminished dividend returns from 11 rate cuts in 2001
- Funds to seek treatments **NOT COVERED** by health insurance
- Relief of monthly premium expenses (recaptured premium payments/outflow are also pure bottom line dollars to the insured's financials).
- It makes more sense from an estate planning perspective to see a single life policy and buy a survivorship (2nd to die) policy for less money and/or more coverage
- Fund a Charitable Trust or Gift
- Fund a Revised Estate Plan or Pay Gift Taxes

Tax Implications

Estate tax repeals may also impact the percentage of seniors who would consider a life settlement. Lower estate taxes and higher exemptions means existing life insurance coverage may become obsolete, and a life settlement will prove a very profitable alternative to cancellation! By 2030, 1 out of every 5 Americans will be 65 as the baby boomers age, according to recent U.S. Government study. The U.S. 2000 census showed about 12 percent, or 35 million Americans were at least 65 years old.