

Life Settlements



A beneficial option in the life of a senior!

The cash obtained can make a difference in lifestyle and quality of life. Receiving a lump sum cash settlement, that on average is three times your cash surrender value, will make all the difference. Many seniors are interested in life settlements as an option, however it is hard to find out how it would apply to them. Below are common scenarios where a senior would take part in a life settlement.

- Funds can be better invested - The money currently being used for the premiums can be better invested into another financial product.
- Policy does not fit into the estate - The size of your estate has changed resulting in too much life insurance to cover the estate taxes.
- Premiums are not affordable - Premiums have become unaffordable. Another reason is because a UL policy did not meet expectations of having no premium payments as initially projected.