

# For Seniors Needing Money Now, A Life Settlement Could Be an Excellent Option

## Replenish Depleted Retirement Funds With a Life Settlement

Before lapsing or surrendering your life insurance policy that you no longer want or can afford, consider a life settlement. For **seniors above age 75**, a life settlement is an opportunity to sell your life insurance policy to an institutional investor for an amount greater than the Cash Surrender Value. Receive a market value for your life insurance policy to provide needed money now or to replenish depleted retirement savings as a life settlement could be an excellent option. Statistics show that on average a life settlement is paying policyholders eight times the policy's Cash Surrender Value. Below are two examples of recent life settlements:

### Example 1

85-year-old woman  
\$1,800,000 Universal Life policy  
Policy in-force for eight years  
\$300,000 Cash Surrender Value  
Gross offer of \$600,000

### Example 2

84-year-old man  
\$2,000,000 Universal Life policy  
Policy in-force for seven years  
\$10,000 Cash Surrender Value  
Gross offer of \$300,000



**For more information, contact:**