

# Life Settlements Simplified



## What is a Life Settlement?

- A life settlement is the process of selling an existing life insurance policy for cash.
- A 1911 U.S. Supreme Court case (Grigsby v. Russell) deemed life insurance policies to be private property.

## Why a Life Settlement Makes Sense

- Over 112 billion dollars worth of life insurance face value lapsed last year.
- 88% of policy owners allow their life insurance policies to lapse due to costly premiums.
- Policies that qualify are valuable assets and can be sold in the marketplace for significant cash settlements.

## How a Life Settlement Can Benefit the Policy Owner

- A life settlement could provide the policy owner with a cash settlement for the purchase of their life insurance policy.
- The policy owners are free to use the money as they please.
- The cash settlement helps create peace of mind for the former policy owner

## How a Life Settlement Can Benefit You

- Your client's cash settlement could be used for new policy coverage or other financial investments.
- The life settlement transaction is commissionable to you.

# The Process

- Once your client is interested, they need to complete only 3 simple steps.
  1. Sign transactional documents.
  2. Receive cash settlement offers.\*
  3. Get paid\*\*
- We manage the process from start to finish.

# Take Action

- Help your clients convert death benefits that they no longer want or need into living benefits that they can use today.
- Contact Prosperity Life Settlements today to get started.