

FS
FORTUNE STRATEGIES™



Get cash for your life insurance policies today...
A beneficial option in the life of a senior!

Cash for Life Insurance Policies

This concept is suited for clients who are 65 plus who want to explore the option of life settlements for existing life insurance policies.

A life settlement is the sale of existing life insurance that gives the owner a substantial cash payment now. Many times the fair market value of a policy is greater than the cash surrender value.

Clients who purchase life insurance to cover financial needs and have realized changes in their financial circumstances are candidates for life settlements. Examples of such changes are:

- Clients who bought insurance to provide for the liquidity to fund estate taxes may not need the coverage due to the \$5,250,000* personal exemption and/or the erosion in the value of their estates.
- Clients who are exiting their business through retirement or a lifetime buyout may no longer require their various business related policies. Note: even term insurance may have a market value in the secondary market.

***No-Cost, No-Obligation Life Insurance Appraisal:
a service that only takes minutes!***

The following are recent case studies involving the sale of life insurance owned by seniors

CASE HISTORY 1

Client:	70-year-old male with health complications
Result:	\$1 Million life insurance policy with small cash value. Insured sold the policy and received \$120,000

CASE HISTORY 2

Client:	79-year-old female in relatively poor health
Result:	\$1 Million life insurance policy with an annual premium of \$60,000. Insured sold the policy and received \$290,000

CASE HISTORY 3

Client:	87-year-old male & 82-year-old female
Result:	\$2.3 Million second-to-die policy with no cash value. The policy was no longer required and was going to lapse. Insured sold the policy and received \$300,000

CASE HISTORY 4

Client:	71-year-old male in good health
Result:	\$4 Million universal life insurance policy with \$200,000 in surrender value. Insured sold the policy and received \$580,000.

CASE HISTORY 5

Client:	72-year-old male in good health
Result:	\$850,000 Term life insurance policy. Insured sold the policy and received \$110,500.

If a client wants to only sell a partial interest in a policy and retain some benefit for their family, there is a secondary market for partial interests



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