



LIFE SETTLEMENTS

A BETTER OPTION FOR UNNEEDED
LIFE INSURANCE POLICIES

What is a Life Settlement?

A life settlement is the sale of an existing life insurance policy by the owner to a third-party buyer in exchange for a cash payment. The payment is generally more than the cash surrender value of the policy but less than the full death benefit. Once the sale is complete, ownership transfers to the buyer, who becomes responsible for future premiums and will receive the death benefit when the insured person passes away.



More Powerful & More Flexible!

A life settlement gives policy owners the option to convert a policy they no longer need (*or cannot afford*) into immediate cash. Instead of surrendering or letting the policy lapse for little or no return, a life settlement can provide meaningful financial flexibility. It frees the owner from future premium obligations and delivers liquidity that can be used however they choose.

Why Sell My Life Insurance Policy?

There are many reasons policy owners pursue life settlements. Here are some of the more common reasons include:

- Original need for coverage may no longer exist (*dependents grown, estate plans changed, debt paid*)
- Premiums may be too burdensome or no longer worth paying for the coverage
- Need for immediate liquidity: for retirement, medical expenses, long-term care, debt, or other financial priorities
- A life settlement may provide more value than surrendering the policy or letting it lapse

Who Qualifies for Life Settlements?

- Permanent or cash-value policies (*whole life, universal life, or convertible-term policies converted to permanent*) are the most common candidates
- Policies with substantial death benefit, larger face amounts tend to attract more interest from buyers
- Owners who no longer need or want coverage, or who can no longer afford premium payments
- Eligibility depends on factors like current policy status (*in force*), face value, cost of future premiums, and sometimes insured's age, health, or life expectancy

How Can I Use the Proceeds?

There are no limits on how life settlement payments can be used. Some common applications are:

- Receive a lump-sum cash payment... you decide how to use it (*no restrictions tied to usage*)
- Possible uses include retirement income, medical or long-term care expenses, debt repayment, funding a new home or lifestyle goals, covering unexpected costs, travel, or other financial needs
- You no longer have to pay future premiums or maintain the policy, giving you financial flexibility and freedom

Have Questions? Let's Talk!
Schedule a FREE 15-Minute
Discovery Call at
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Life insurance policies are subject to eligibility requirements and restrictions, and may not be right for everyone. Product guarantees are based on the claims-paying ability of the issuing company and assume compliance with the product's benefit rules, as applicable.

A life settlement involves selling an existing life insurance policy for a lump sum that is greater than the cash surrender value but less than the death benefit. The buyer of the policy will receive the full death benefit upon the insured's death. ia-sc-r-a-727-12-2025



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