A photograph of an elderly couple walking together in a field. The man is on the left, wearing a grey sweater and a white scarf, smiling broadly. The woman is on the right, wearing a dark jacket and a grey scarf, also smiling. They are walking towards the right side of the frame. The background shows a grassy field and a body of water in the distance.

Senior Life Settlements

AN IMPORTANT HIDDEN ASSET

1-888-849-0887


LIFESSETTLEMENT
ADVISORS

lsa-llc.com

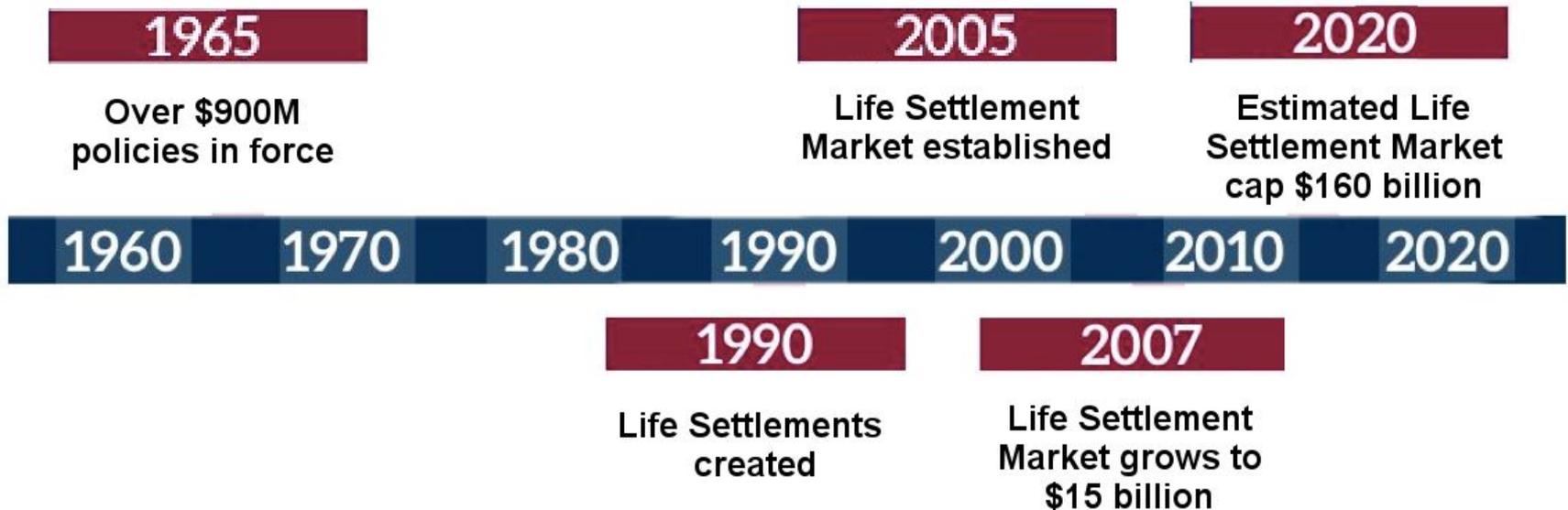
Debt After Death

Can Debt Be Inherited?

How would you feel if the only person you could sell your home to is the same person you bought it from?

Over 80% of all life policies will lapse or are surrendered.

Life Settlement Timeline



Who Qualifies?

- Above age 65
- \$100,000 minimum policy value
- Life expectancy of 3 years and above
- Policy beyond 2 year contestability

Types of Policies Purchased

Most common: Universal, Whole Life and convertible Term Life

Also qualify: Adjustable Life, Variable Life, Survivorship, First to Die, and portable Group Life

Reasons to Sell a Policy

- Underperforming policies
- Estate size reduction
- Family issues
- Divorce or Bankruptcy
- Deterioration of health
- Retirement
- Sale of Business
- Death of spouse
- Estate tax reform
- 1035 Exchange

The Life Settlement Process

Steps

1. Need is established by advisor or policyholder

2. Policyholder submits application and provides necessary documentation

3. Settlement company gathers supporting documentation (illustrations, insurance verification, medical records)

4. Determine if policy qualifies or does not qualify for a settlement

5. If offer is accepted, a closing package is sent to advisor or policyholder for review and necessary signatures

6. Upon written verification of change of ownership, the funds are dispersed to the settler from escrow

Tax Implications

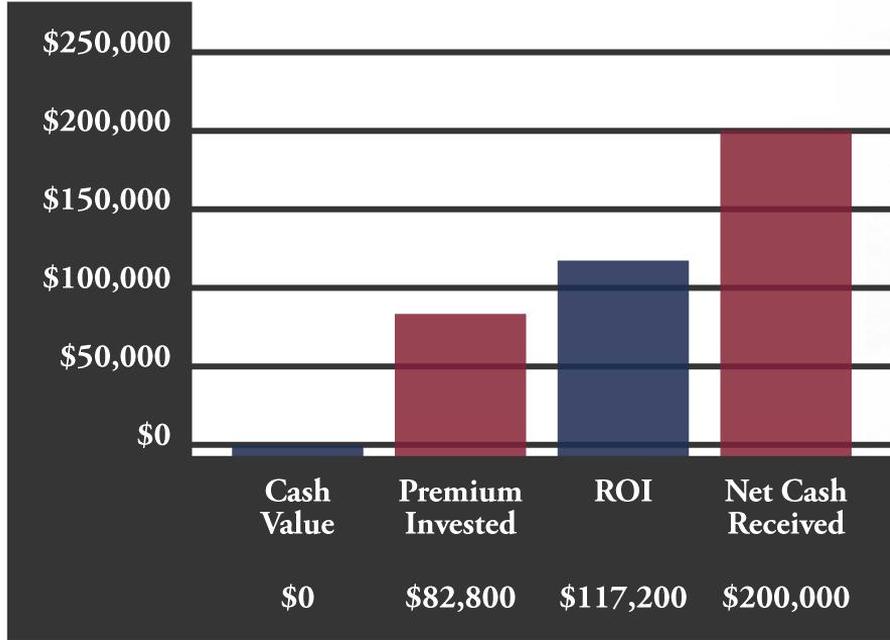
- Cost basis is not taxable
- Balance of proceeds will be taxed depending on specific situation

*DISCLAIMER

Life Settlement Advisors, LLC are not accountants. Please speak with your tax professional before making any decisions to ensure they are right for you.

Buy-Sell

Case Study



Ms. Nichols | Age 69
\$2,500,000

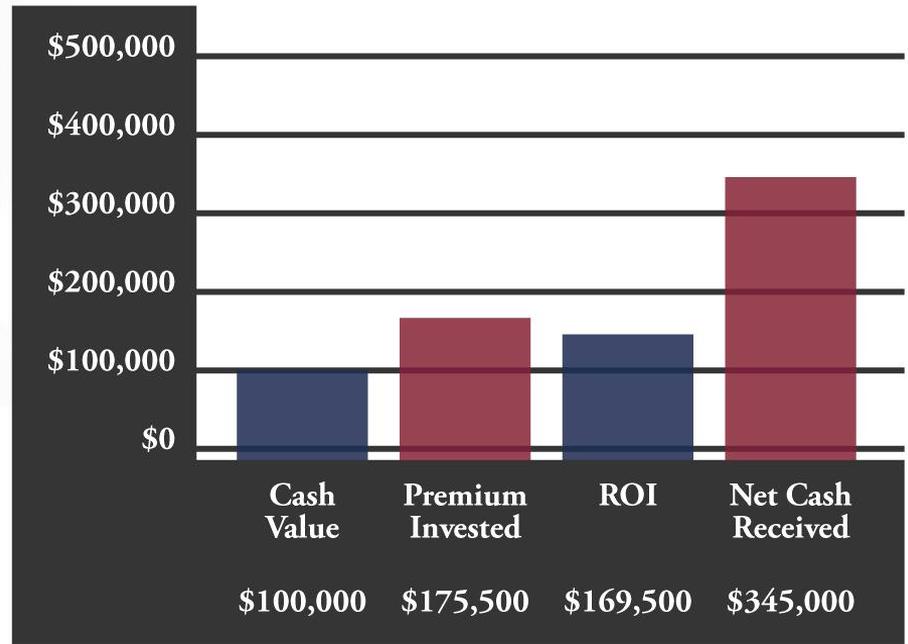


Mr. Grey | Age 71
\$1,500,000 Universal Life

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Business Liquidation

Case Study



Benefits to the Financial Advisor

- Free up cash and generate liquidity to invest elsewhere
- Represent the client's best interest

Benefits to the Client

- No cost
- Liquidity
- Relief of premium expense
- Fund alternative product to fit current needs

Questions to Ask your Client

- When was the last time you had your policy reviewed?
- Do you have a policy that is underperforming or unneeded?
- Does the need for the policy still exist?
- Have you had any significant life changing events?
- Is your policy in danger of lapsing or being surrendered?

How we can Help

- Experience and knowledge of market
- Process and package the case in a timely manner (with all associated costs)
- Resources to help ensure you're making an educated decision.
- Full transparency on the values of your policies before you accept an offer.

Getting Started

- The life settlement process typically takes between 2 - 4 months
- All that is needed is a copy of the life insurance policy and a completed Life Settlement Application

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