

UNLOCK A HIDDEN ASSET



Did you know...

...you can sell all or a portion of your life insurance policy for an amount greater than the cash surrender value?

A life settlement is just that.....an additional option for policyholders to pursue when they realize that the policy they currently own is no longer wanted or needed.

If you are 65 or older, have experienced a change in health and the need for your life insurance has gone away, you are holding a valuable asset!

“ I helped pay for my 3 grandchildren’s college.”

Ms. Perkins, a 75-year old widow, had a \$750,000 universal life policy. Because of recent life changes, she no longer needed the policy. She wanted to help fund her 3 grandchildren’s college tuition. She discovered that she could sell her life insurance policy.

Ms. Perkins sold her policy for \$150,000.



Why you may decide to sell your policy

- ▶ Your premiums have increased and the policy has become too expensive to maintain.
- ▶ You own multiple policies and wish to reduce the amount of insurance you own.
- ▶ You need funds to pay for medical expenses, long term care or simply to supplement your retirement income.
- ▶ Your needs and/or circumstances have changed. i.e. your children are grown, increased expenses, etc.
- ▶ You simply have too much life insurance; however, you want to retain a portion of your policy.



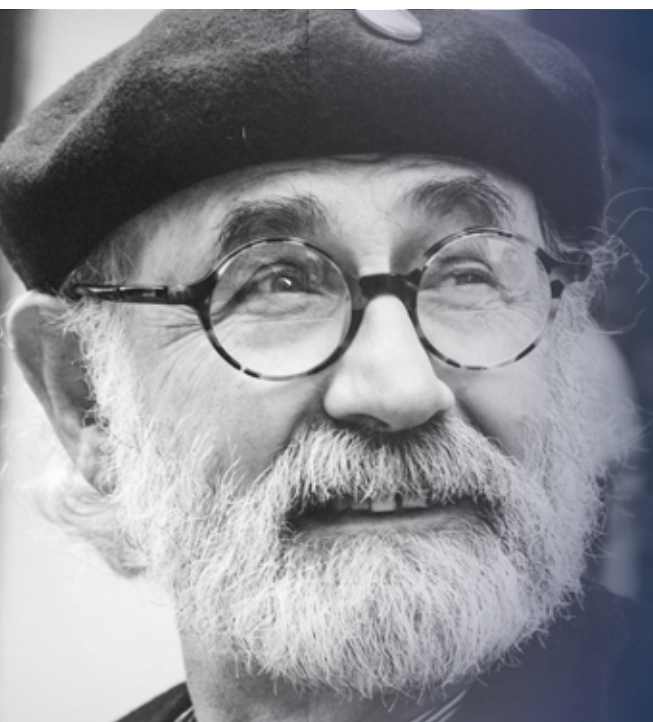
“ I was able to purchase long term care coverage after selling my term life insurance policy. ”

Mr. Johnson, a 74-year old male, had a 20 year \$500,000 Term Life Policy that was about to expire. He was going to let it lapse until he discovered that he could sell his policy.

His policy was converted to a permanent universal life policy and sold for \$75,000 which was used to purchase long-term care insurance coverage.

Hidden value

By having this additional option to sell your life insurance policy, you are gaining full market value for your policy and can turn a death benefit into a living benefit. Your unneeded, unwanted, or unaffordable life insurance policy could possibly be sold for an amount in excess of four times greater than what you would receive from the insurance company should you surrender the policy back to them. Think of the great financial gain of selling your policy which offers a welcome financial advantage to our nation's valued senior citizens.



“ I was able to maintain a portion of the death benefit while eliminating costly premium payments. ”

Mr. Brown, a 76 year old male, owned a \$350,000 universal life insurance policy. The policy was purchased for the kids college fund and to pay off the balance of the mortgage on the home in case Mr. Brown passed away unexpectedly. Today the kids have graduated from college and the mortgage has been paid off. Mr. Brown no longer needed the \$350,000 in death benefit.

Mrs. Brown wanted to keep some insurance on Mr. Brown. They sold \$300,000 of his \$350,000 dollar policy. Retaining \$50,000 for his wife and receiving \$45,000 in cash as well.

We are here to help

If you have interest in selling your life insurance policy, below is what we will need from you:

- ▶ A completed life settlement questionnaire. You will supply information about your life insurance policy, your basic medical information, and your date of birth
- ▶ **NO MEDICAL EXAMINATION IS REQUIRED**
- ▶ If we determine that your policy qualifies for a life settlement, you may receive a cash settlement for your policy.

About LSA LLC.

LSA will help you determine if you (or the policy owner) qualify for a life settlement. LSA understands that some seniors will experience life changing events that may result in the sale of an unneeded, unwanted, and/or unaffordable life insurance policy.

Unlock that hidden asset!

We help you to determine if your policy(ies) qualify for a life settlement.

Please contact us today at 317.863.5936 or llagrotte@lsa-llc.com.



Help your loved ones by
unlocking your hidden asset

A life settlement is:

Selling your life insurance policy into the secondary market is no different than selling your home, car or other valuable property.

In the past, the only options available for your life insurance policy was simply surrendering it back to the insurance company for the cash surrender value or letting it lapse and receiving nothing at all.

You can now sell all or a portion of your unwanted, unneeded, unaffordable life insurance policy for an amount significantly greater than the amount you would receive by surrendering, or worse, letting it lapse.