



LIFE SETTLEMENTS – AN INNOVATIVE OPTION FOR YOUR FINANCIAL FUTURE

WHAT IS A LIFE SETTLEMENT?

A Life Settlement is a lump sum payment to the owner of a life insurance policy by one of many funding sources in exchange for full ownership of the policy. Life insurance today is viewed as a saleable financial asset like your home or retirement account. A Life Settlement is an option for qualified individuals to sell their life insurance policies in the secondary market and receive much higher values for these assets. The Life Settlement market allows you to get cash for your life insurance policies today!



“Life settlements are an emerging financial planning product that can provide substantial consumer benefits based on the new reality of the aging marketplace.”

- R.C. Shipley
SCS Ventures 2006

THE BENEFITS OF A LIFE SETTLEMENT

With an open, competitive market for your life insurance policies, you gain choice, flexibility and the opportunity for wealth enhancement. The secondary market for life insurance has opened unprecedented financial options for consumer such as:

- Receiving fair market value for your life insurance policy.
- Transferring a policy's market value into a new paid-up policy – Ideal for those wishing to eliminate premiums while retaining coverage.
- Exiting a poorly performing variable annuity for an amount in excess of surrender value – Especially for those not needing the annuity's death benefit.



YOUR PATH TO SUCCESS

Life Settlements are an important development in that they have opened a secondary market for life insurance in which policyowners can access fair market value for their policies, rather than accepting the lower cash surrender value from the issuing life insurance company.

LIFE SETTLEMENT CASE EXAMPLES*

SEX	MALE	MALE	FEMALE
AGE	79	72	76
POLICY TYPE	UNIVERSAL	TERM	SURVIVORSHIP
LIFE FACE AMOUNT	\$3,400,000	\$500,000	\$2,000,000
CASH VALUE	\$180,000	\$0	\$290,000
LIFE SETTLEMENT	\$640,000	\$71,000	\$390,000

*Illustrative examples. All cases are confidential.

AM I ELIGIBLE FOR A LIFE SETTLEMENT?

Life Settlements can be a powerful option to improve the quality of your life. The ideal candidate for Life Settlements is generally age 65 and older, whose health has changed since the policy took effect. The life insurance policy must be over 2 years old and have a face value of more than \$250,000. The insured can be an individual, trust, company or not-for-profit organization.



Explore your Life Settlement options today. Contact your financial professional for more information on how to convert unneeded, unwanted or expensive life insurance policies into cash for current financial needs.



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