



**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Advanced Settlements, Inc.
presents

Helping Seniors Understand Life Settlements



**Advanced Settlements, Inc.
2101 Park Center Drive, Suite 220
Orlando, FL 32835
1-800-561-4148
www.advancedsettlements.com**



**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Life Settlements



What is a Life Settlement ?



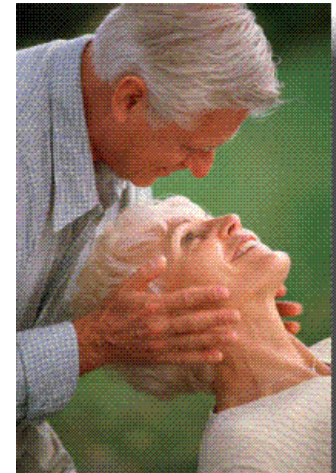
**When should you consider
a Life Settlement?**



**What are the benefits of
a Life Settlement?**



**Applications / Case Examples and
Success Stories**





**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

What is a Life Settlement ?

- ◆ A new product providing an **“exit strategy”** for expensive, poor performing policies
- ◆ Involves the sale of a life insurance policy to an institutional funding source.
- ◆ Proceeds from sale are always **greater** than the Cash Surrender Value
- ◆ Policy ownership is transferred to purchaser who assumes payments



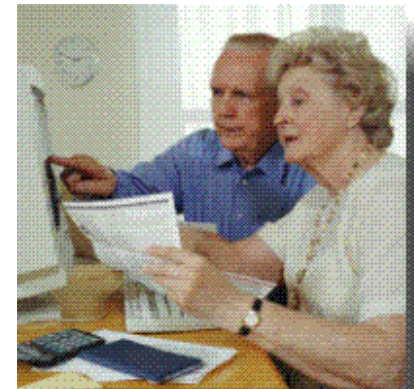


**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

When to consider a Life Settlement

- ◆ **Over the age of 70 with a life policy of at least \$250,000**
- ◆ **If thinking about letting a policy lapse**
- ◆ **Changing circumstances – key-man retirement, etc.**
- ◆ **Death of a beneficiary**
- ◆ **Premiums are too expensive**



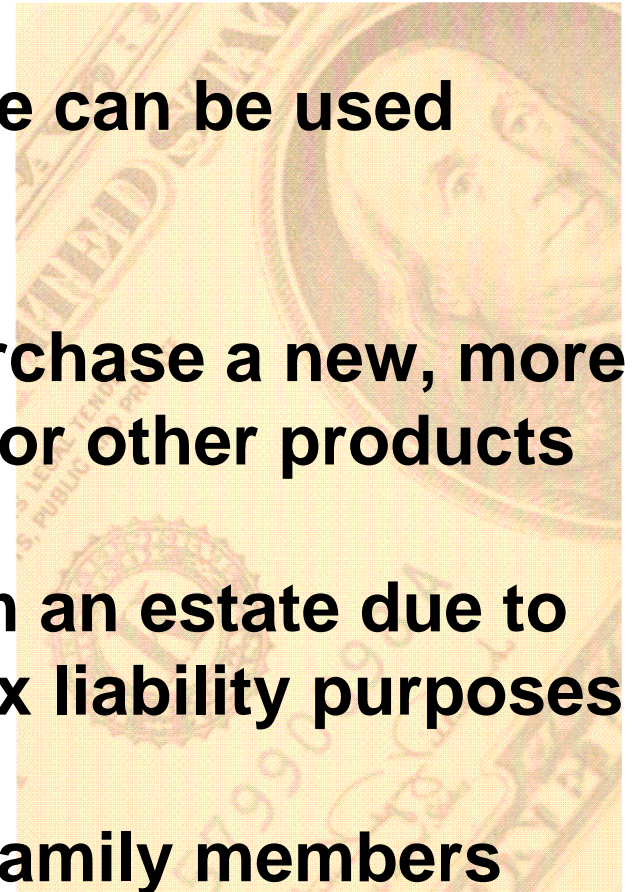


**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

What are the benefits?

- ◆ Proceeds from the sale can be used in any manner
- ◆ Provides capital to purchase a new, more cost-efficient policy or other products
- ◆ Removes a policy from an estate due to reduction in size / tax liability purposes
- ◆ Enables cash gifts to family members
- ◆ Facilitates charitable giving

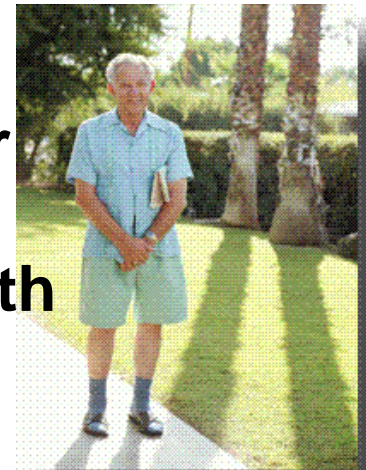


Applications & Case Examples

Case No. 1 Insurance Product

PROBLEM

- 82 year old retired business owner
- Held two life insurance policies with \$5 million in death benefits
- Annual premiums of \$412,120
- Desired same death benefit but with reduced premiums



**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Applications & Case Examples

ADVANCED
SETTLEMENTS, INC.

*Unlock
the Cash
Potential
of Life
Insurance™*

Case No. 1 Insurance Product

SOLUTION

- Pursued a Life Settlement to fund a single \$5 million policy
- Based on the highest offer presented to him, the Life Settlement proceeds will total \$900,000
- Life Settlement proceeds of \$900,000 can be used to fund a new policy with same coverage
- **Annual savings in premium payments will total \$120,331 !**





**ADVANCED
SETTLEMENTS, INC.**

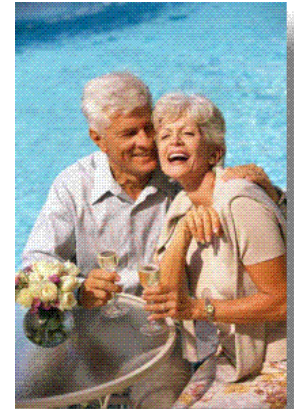
*Unlock
the Cash
Potential
of Life
Insurance™*

Applications & Case Examples

Case No. 2 Insurance Product

PROBLEM

- Male, age 77, held life policy for \$2.3 million
- \$81,442 in annual premiums too costly
- Client wanted a different policy due to changing circumstances



Applications & Case Examples

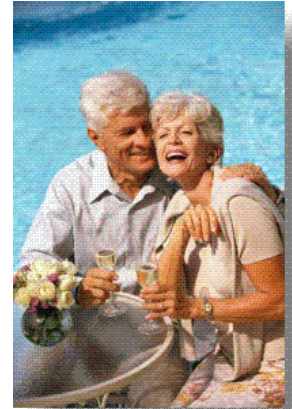
**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Case No. 2 Insurance Product

SOLUTION

- Received Life Settlement offer of \$745,000
- Proceeds may be used to purchase new life policy with a \$1,300,000 death benefit
- Client will be able to eliminate annual premiums !
- Annual savings of \$81,442 !



Applications & Case Examples

**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Case No. 3 Insurance Product

PROBLEM

- Two elderly owners of family business held a combined total of \$3 million in life insurance being used to fund a buy-sell agreement.
- Company had no further use for its buy-sell agreement
- Company needed to pay down debt and increase shareholder dividends



Applications & Case Examples

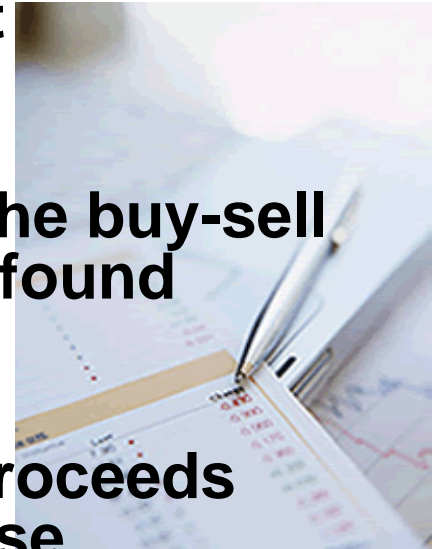
**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Case No. 3 Insurance Product

SOLUTION

- Their insurance agent recommended a Life Settlement on both insurance policies
- The proceeds from liquidating the buy-sell agreement totaled \$694,262 in “found money”
- Company was able to use the proceeds to pay down its debt and increase shareholder dividends





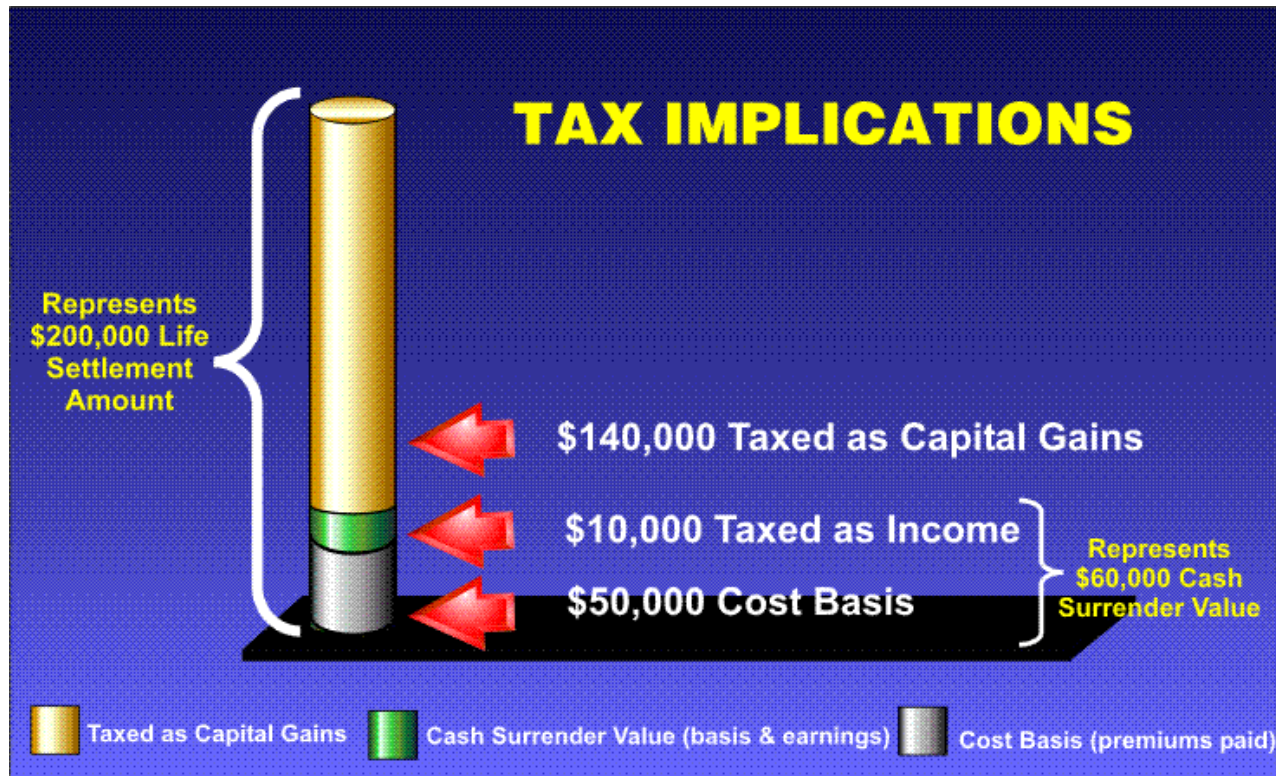
**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Tax Implications

Tax scenario based on face value of \$1,000,000

Tax obligations will vary. When considering this or any other financial strategies, Advanced Settlements suggest you consult a tax professional.





**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

Life Settlements: Summary



A new estate planning tool



Provides financial empowerment
to policy holders



Releases a dormant asset
for new uses



Saves the insured
thousands of dollars !





**ADVANCED
SETTLEMENTS, INC.**

*Unlock
the Cash
Potential
of Life
Insurance™*

About Advanced Settlements

Advanced Settlements, Inc. is a licensed broker or producer in all states where life settlements are regulated, except Kentucky, Oklahoma and Montana.

Information Disclosure:

Life Settlement amounts are based on numerous factors. The case examples and information contained herein are for illustration purposes only and do not necessarily represent future or previous offers, statements, percentages or amounts. Average industry payout is approximately sixteen (16) percent of the face amount of a qualified life insurance policy. Actual results will vary. The photo images used in this presentation are used with permission for illustrative purposes only and do not represent the likeness of any individual associated with Advanced Settlements, its employees, agents or clients.

Information Disclaimer:

Nothing contained herein is intended to convey any legal, tax, financial or other advice. You should consult your own attorney, accountant or other advisor for such advice. While the information provided on this slide show presentation is believed to be correct, Advanced Settlements does not warrant the correctness of any information. Nothing contained on this slideshow presentation is intended to be an offer to purchase any asset or a representation that any particular asset will be purchased by Advanced Settlements.