



LIFE SETTLEMENT ADVANTAGE

\$3 TRILLION INDUSTRY

A life settlement is the sale of a life insurance policy to a third party for a value in excess of the policy's cash surrender value. A policy owner receives a cash payment, while the purchaser of the policy assumes all future premium payments and receives the death benefit upon the death of the insured.

There are 38 million life insurance policies owned by American seniors over the age of 65, which have a collective face value of more than \$3 trillion. Studies have shown that up to 90% of seniors who let a policy lapse would have considered selling it if they were aware of their options.

ECONOMIC LOSSES



ECONOMIC IMPACT

An astounding \$100 billion+ in face value of life insurance is lapsed or voluntarily surrendered each year by seniors over the age of 65. For many this is lost wealth.

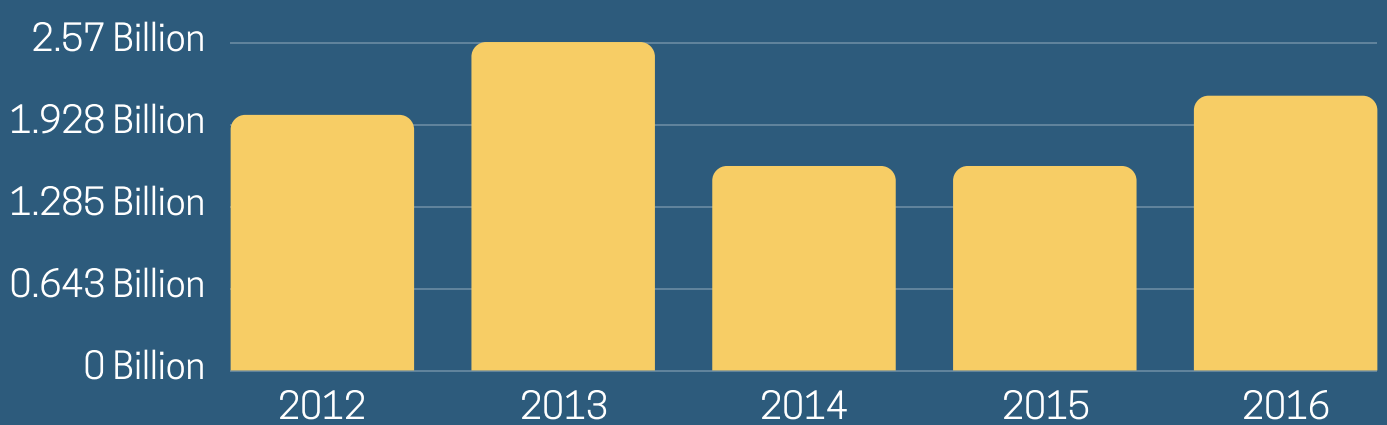
Studies have shown historically life settlements provide an average of four times as much liquid capital as the cash surrender value offered by insurers.

CLIENTS NEED OPTIONS



A 2012 survey (conducted by ICR) indicated that 79 percent of clients feel advisors should inform them about the life settlement option. Another study conducted in 2013 by the same group indicated that 55 percent of seniors allowed their life insurance policies to lapse, viewing it as a liability instead of an asset."

STRONG MARKET VOLUME



Since 2011 the Life Settlement Market has experienced robust growth in transaction volume and its poised to continue this momentum for the next decade.