

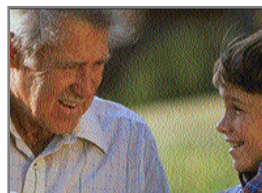


LIFE SETTLEMENTS

Managing the
Life Insurance
Asset
with a
Life Settlement

1-888-441-8881
aimsettlements.com

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The highest cash profits for Life Insurance Settlements



LIFE SETTLEMENTS

What is a Life Settlement?

A Life Settlement is a cash payment in exchange for an existing life insurance policy, with payment in excess of the Cash Surrender Value. The purchaser pays all future premiums.

For example, a Senior owns a \$1,000,000 life insurance policy with a Cash Surrender Value (CSV) of \$125,000. The CSV is the amount the insurance carrier will pay on a surrendered policy.

If eligible, the policy can be sold in exchange for a higher amount (i.e. a Life Settlement) on the open market. The open market is also referred to as the secondary life insurance market, where qualified funding institutions purchase policies in exchange for the beneficiary assignment. On average, a Life Settlement will pay 2 to 5 times more than the CSV.

To insure that a policy receives the highest bids possible, it is important that a Life Settlement application is exposed to all institutional funders. A policy without a CSV can also qualify for a Life Settlement. Many factors determine eligibility. See last page, "Who are Life Settlement candidates?"

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When you are ready to discuss a Life Settlement, call AIM...we turn *Senior* Life Insurance into cash. Our brokerage company thoroughly presents and negotiates Life Settlement cases with all qualified Institutional Life Settlement Funders to generate more interest in your policy, more offers, more counter offers...and a higher cash value to you.



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Managing the Life Insurance Asset with a Life Settlement

A Life Insurance policy, once considered a future benefit, is now a living asset just like real estate, stocks and other valuable investments.

As with all of your assets, understanding your Life Insurance policy's **fair market value** is essential to making accurate financial decisions. We recommend obtaining a *free, no obligation Life Settlement quote* before deciding to: 1) retain the policy, 2) lapse the policy, 3) cash-out of the policy, or 4) seek other financial / insurance options.

A Multi-Billion Dollar Industry...

In just the last few years, the business of Life Settlements has grown dramatically into what is now a multi-billion dollar industry, with an unprecedented number of seniors realizing...

- Improved quality of life.
- Freedom from bills.
- Relief from financial stress.
- Assured life-long income.

...All derived by securing a Life Settlement from an unwanted, unneeded or unaffordable life insurance policy.

"More lucrative than
surrendering a policy..."

- Wall Street Journal

What is the value of my Life Insurance policy?

The value of a life insurance policy is determined by a number of factors, including, but not limited to, the age and medical condition of the insured, type of insurance policy, rating of the issuing insurance company and amount of premium payments to keep the life insurance policy in force.

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What types of policies are considered for a Life Settlement?

Almost every type of life insurance policy is considered for a Life Settlement. Among them are **Term**, **Universal Life**, **Whole Life**, **Survivorship**, **Key-man**. Policies can be owned by individuals or entities, such as trusts, corporations and charitable organizations. Policy must be in force over 2 years.



Case Study Examples:

Policy Type	Age	Sex	Face Value	Cash Surrender	Life Settlement
Term Life	71	F	\$250,000	\$0	\$35,000
Survivorship	82/81	M/F	\$1,500,000	\$264,000	\$398,000
Universal	73	M	\$350,000	\$1507	\$60,000
Key-Man	69	M	\$2,000,000	\$271,000	\$473,000

"In the past few years the positive industry growth and attention from **high-profile proponents** such as Warren Buffett, former U.S. Representative Bill Gradison, and The Wall Street Journal has created much interest in the (Life Settlement) industry." - *Maple Leaf Financial*

Why consider a Life Settlement?

Here are some of the reasons clients have made the decision to obtain a Life Settlement:

- Policy premiums are too high.
- The original need for the policy no longer exists.
- The beneficiary of the policy is deceased.
- Desires an improved standard of living.
- The policyholder owns multiple policies.
- To obtain a new policy more closely suited to current financial and insurance needs.
- Funds needed to pay for medical expenses.
- A reduced estate value eliminates the need for a life insurance policy originally purchased for tax liability.
- Policyholder wishes to make a cash donation to charity.
- A "key man" policy that is no longer necessary.
- A charity wishes to liquidate a policy donation.



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Who are Life Settlement candidates?

Here are some general candidate guidelines:

- Males over age 65.
- Females over age 70.
- Individuals with a life expectancy of 12 years or less.
- Anyone suffering from a terminal illness.
- Minimum of \$100,000 in life insurance coverage.
- Rating of insurance carrier
- Other circumstances may qualify. Call for a *FREE, no obligation* pre-screening at 1-888-441-8881.

Over 80% of Life Insurance policies lapse without any payout.

How do I get started?

Simply obtain a *free, no-obligation* pre-screening, to help determine if you are a candidate for a Life Settlement. Just give a call to 1-888-441-8881 and our friendly and knowledgeable staff will assist you. Should you then wish to receive a free, no-obligation Life Settlement quote, here are the steps to the application process:

The application process

Our Life Settlement application process is a snap and designed to be as unobtrusive as possible. Only one application is all that is necessary:

- There are no out of pocket costs paid by the seller. The purchaser of the policy pays all of the transaction fees.
- You submit one confidential application.
- Medical and insurance records are obtained by our team. *No medical examinations needed.*
- The underwriting team conducts an eligibility review.
- Negotiations are held with multiple funding sources.
- Upon acceptance of a settlement amount, a purchase and sale contract is completed.
- A third-party escrow account is established.
- Policy ownership and beneficiary rights are transferred. Funds are released from escrow to policy owner.
- Standard processing time (application to fund transfer) takes between 6 and 10 weeks.



Can I change my mind?

Yes. You can change your mind to sell your policy at any time during the process. You have approximately a 15-day rescission period after receiving the settlement funds to have the policy transferred back to you.

About AIM Life Settlements

AIM Life Settlements is designed to deliver the absolute highest cash offer for your Life Insurance policy.

AIM Life Settlements represents the most qualified and professional companies in the Life Settlement industry. Our life settlement brokerage is committed to your safety, security and privacy. We only work with qualified and licensed Institutional Funders and operate in strict compliance with all federal, state and local regulations.

We strive to deliver **maximum value** and **superior service** to our Policyholder and Financial Advisor's clients. A policy owner is not obligated to sell at any time, and will never be pressured. After all, a Life Settlement is a very important decision. We welcome inquiries from Financial Advisors and family members. **Call today for a personal consultation 1-888-441-8881.**

Visit us online...aimsettlements.com

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