Life Insurance could be "Found Money"

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Dear Policy Holder,

- Do you currently own a **life insurance** policy that has become unnecessary for you to own?
- Are you **struggling** to pay **unaffordable premiums** in order to keep your life insurance policy in place?
- Have you considered accepting an **unfair surrender value**, or resigned yourself to letting the **policy lapse** for lack of a better option?

Like many seniors, you may not be aware that there is a better option available for you to consider. It's called a **LIFE SETTLEMENT.**

A Life Settlement gives you the opportunity to sell your unwanted life insurance policy for a generous cash settlement. The cash payment you will receive will far exceed the surrender value your insurance company can offer you. In fact, the average price paid for a life settlement is 400% higher than the cash surrender value.

Below are two actual examples:

<u>Case #1:</u> <u>Case #2:</u>

Insured: Male, Age 74 Insured: Female, Age 82

Life Insurance: \$500,000 Universal Life Life Insurance: \$1,500,000 Universal Life

Annual Premiums: \$17,400 Annual Premiums: \$125,000 Surrender Value: \$14,000 Surrender Value: \$111,650

Settlement Amount: Settlement Amount: \$105,000 \$450,000

Imagine eliminating future unnecessary insurance premiums, and the opportunity to regain your financial independence by transforming your undesired life insurance policy into unexpected cash.

Last year more than *\$1.3 trillion* worth of insurance policies lapsed for various reasons. Don't let this happen to you! You may have a hidden asset and found money. Don't you owe it to yourself to learn of the benefits by evaluating your life insurance policy?

The following page is some additional information to help you understand this tremendous program. Please call me today at 1-888-586-4333 for a **ZERO OBLIGATION** consultation to determine if pursuing a life settlement would be of benefit to you.

Best Regards,

Some benefits of a Life Settlement may include:

- Settle personal or business debts
- Supplement your retirement income
- Reduce or eliminate future life insurance premiums on a new policy
- Maintain your lifestyle despite changes in finances or health
- Bestow cash gifts to charities or family members

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