

IDENTIFYING A LIFE SETTLEMENT OPPORTUNITY

WITH MERIT INSURANCE SERVICES, LLC

WHY WOULD A CLIENT SELL THEIR POLICY?

To help fund an annuity.
They are at risk for a policy lapse.
The coverage is not needed anymore.
For estate or wealth transfer planning.
Their premiums are no longer affordable.
They have reached the term's conversing deadline.

WHAT POLICIES ARE ELIGIBLE TO SELL?

- Convertible Term Policies
- \$100k+ Death Benefits
- Guaranteed UL
- UL, IUL, VUL

WHO QUALIFIES TO SELL THEIR POLICY?

Healthy	➔	75+ Years Old
Uninsurable	➔	65+ Years Old
Terminally Ill	➔	Any Age

HOW DO YOU GET STARTED?

Gather their basic medical history.
Get a policy illustration to age 105.
Contact MERIT!



**WHERE TO
CONTACT MERIT**



860 - 233 - 3626



www.meritins.com



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