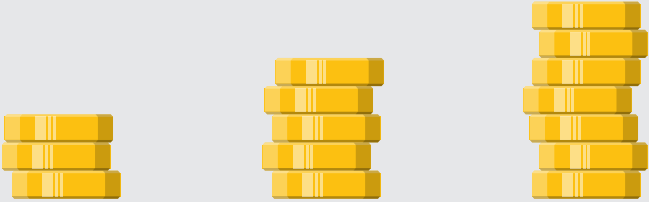


# LIFE SETTLEMENTS

## DON'T BYPASS A SETTLEMENT BROKER!!!

Life settlement buyers are currently advertising on the TV and speaking directly to your policy owners risking a loss of revenue for you and your client. Selling a policy is not like selling a house, no two policies are alike nor are comparisons to be found online. When a policy owner is ready to stop paying their premiums they have three options for immediate cash:



Turn in the policy for its surrender value to the carrier

Sell to a settlement buyer directly for less than market value

Use the expertise of a Life Settlement Broker to bring the policy to auction allowing the owner to receive *Fair Market Value*.

That is why their trusted advisor, you, need to be aware of all the available options. *Start a conversation with your clients about their non-forfeiture options like life settlement.* Your clients deserve *Fair Market Value* for their policies!

## TRIUMPH!

An 83 year old insured male no longer needed his \$200,000 UL policy. With an offer from a direct buyer of \$17,000, we were brought in to take it to auction. His policy sold for \$45,000 at market. An increase of over 265% over the direct buyer offer.

## LIFE SETTLEMENT BROKER ADVANTAGE

Direct buyers are not working in the best interest of your clients. They are incentivized to generate high returns with no competition.

At Merit our Life Settlement Department brings your client's policy to the marketplace ensuring a *Fair Market Value* offer for your clients policy!

## Contact Addison Rosenbluth to help you maximize profits for both you and your clients!

*Merit is your Live Settlement Agency or choice!*



**ADDISON ROSENBLUTH, CLTC**

Vice President  
addison@meritins.com  
860-233-3626

IN PARTNERSHIP WITH



**STEVEN J. BROWN, CLU, ChFC**

Director of Life Settlements  
sbrown@bbgcps.com

847-965-4700