



Rehburg Life Insurance Settlements

Lisa Rehburg
(714) 349-7981
Lrehburg@aol.com
CA License #0825962
Rehburglifesettlements.com

What Is A Life Settlement?

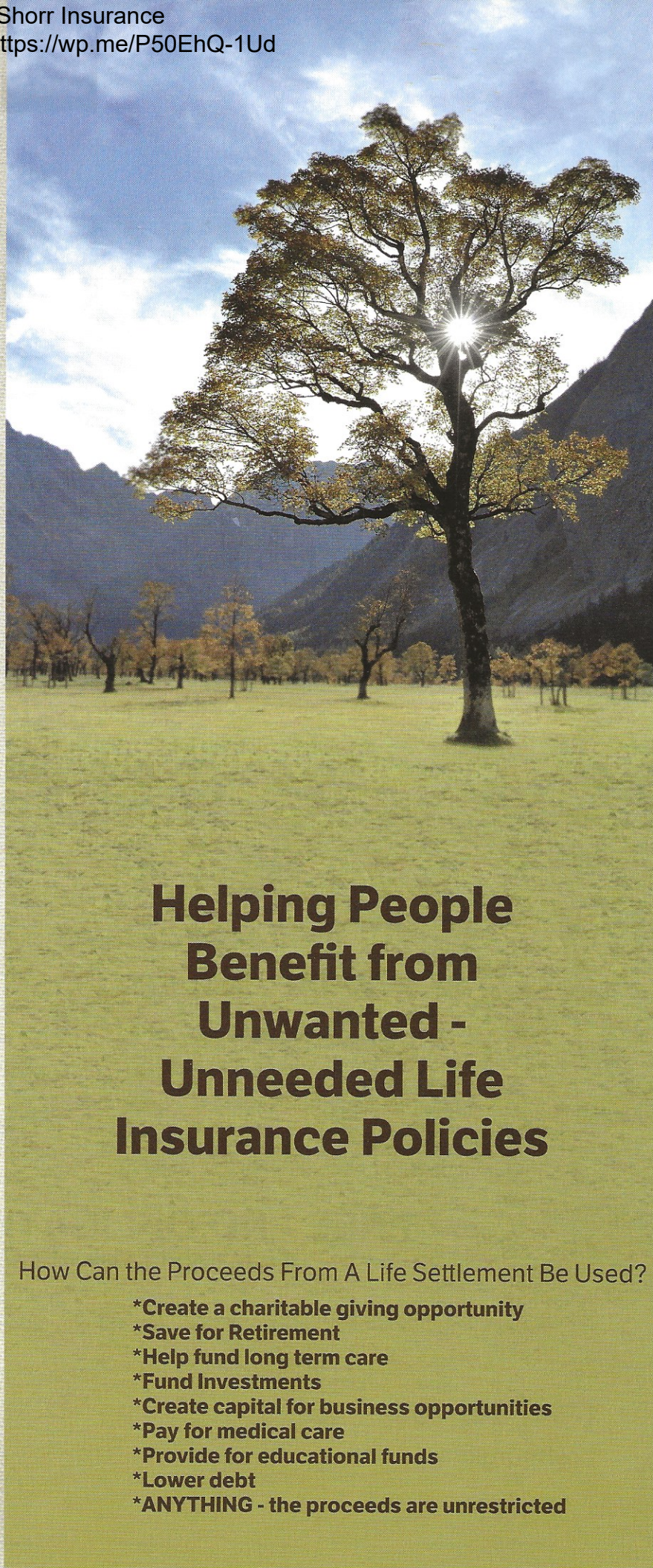
A life settlement is the sale of a life insurance policy to a third party for an amount greater than the cash surrender value. Typically, the sale involves an insured age 65 or older with a policy that is no longer needed, wanted or affordable, to an investment company that provides the owner of the policy with a lump sum cash settlement. This secondary market for life insurance contracts provides an alternative to accepting the issuing insurance company's surrender value for the policy.

The 7 Most Common Life Settlement Situations

1. The sale of a business or illiquid asset
2. Business owner retiring or exiting the business
3. A decline in estate value and/or decrease in estate tax liability
4. Term policies or riders that are about to expire, lose their conversion privilege or come to the end of their current premium guarantee
5. Retirement
6. The policy is no longer affordable due to policy performance
7. Chronic illness

Rehburglifesettlements.com

FREE - NO OBLIGATION APPRAISALS



Helping People Benefit from Unwanted - Unneeded Life Insurance Policies

How Can the Proceeds From A Life Settlement Be Used?

- *Create a charitable giving opportunity
- *Save for Retirement
- *Help fund long term care
- *Fund Investments
- *Create capital for business opportunities
- *Pay for medical care
- *Provide for educational funds
- *Lower debt
- *ANYTHING - the proceeds are unrestricted

Helping People Benefit from Unwanted - Unneeded Life Insurance Policies

What types of policies can qualify for a life settlement?

- *Universal Life**
- *Term**
- *Second-to-die**
- *First-to-die**
- *Whole Life**
- *Group, if convertible**

*After all alternatives have been considered
and the conclusion is that it is time to lapse
or surrender a policy, a life settlement can
offer significantly greater value*

FREE - NO OBLIGATION APPRAISAL

It can't hurt to try - it can only hurt not to!