

# LIFE SETTLEMENT CASE STUDIES

The following are some specific examples of how life settlements have benefited other clients. Examples are based on actual cases submitted to The CFS Group and are solely intended to demonstrate actual offers that were made on these life settlement transactions. These examples are an indicator of the purchase price any life settlement provider will pay for a specific life settlement.



<b>Gender:</b>	Male
<b>Age:</b>	77
<b>Face Amount:</b>	4,300,000
<b>Net Cash Surrender Value:</b>	\$0
<b>Net Amount to Client:</b>	\$1,200,000
<b>% of Policy Face Amount:</b>	28%
<b>Reason For Sale:</b>	Estate Planning

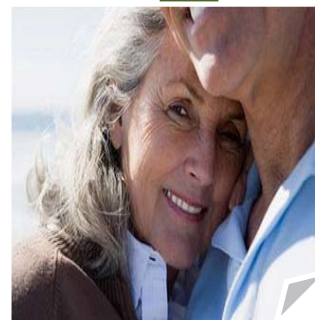


<b>Gender:</b>	Male
<b>Age:</b>	70
<b>Face Amount:</b>	\$500,000
<b>Net Cash Surrender Value:</b>	\$0
<b>Net Amount to Client:</b>	\$40,000
<b>% of Policy Face Amount:</b>	8%
<b>Reason For Sale:</b>	Policy no longer needed



<b>Gender:</b>	Male
<b>Age:</b>	75
<b>Face Amount:</b>	2,000,000
<b>Net Cash Surrender Value:</b>	\$108,000
<b>Net Amount to Client:</b>	\$425,000
<b>% of Policy Face Amount:</b>	21%
<b>Reason For Sale:</b>	Can no longer afford premiums

*\* Offer is 3.9 times the net surrender value*



<b>Gender:</b>	Male & Female
<b>Age:</b>	83, 82
<b>Face Amount:</b>	\$8,100,000
<b>Net Cash Surrender Value:</b>	\$1,100,000
<b>Net Amount to Client:</b>	\$1,850,000
<b>% of Policy Face Amount:</b>	14.5%
<b>Reason For Sale:</b>	Estate Planning and liquidity needs

*\*Offer is 1.7 times the net surrender value*