

SENIOR LIFE SETTLEMENTS

An asset you may have overlooked...

OUTLINE OF STEPS

Step 1: Policy owner/insured completes [Life Settlement Qualifier™](#) Form

Step 2: Assuming policy qualifies for Life Settlement, Insured submits a state specific Life Settlement Application & HIPAA

Step 3: All medical records are ordered from Insured's attending physicians.

Step 4: Life Expectancy Reports are ordered on Insured.

Step 5: A formal policy valuation is conducted.

Step 6: Policy valuations, medical records & life expectancy reports are posted to the electronic platform for a *30 day buyer preview period*.

Step 7: After *30 day preview period*, buyers participate in a *5 day eBay-type*, transparent bidding process via live exchange.

Step 8: Policy owner accepts the best bid and closing documents are sent to owner/insured for execution.

The CFS Group - Life Settlement Division offers the most advanced and independent global auction platform available anywhere, facilitating all types of Life Settlement transactions. This fully automated platform has been designed to offer the highest degree of efficiency, transparency, disclosure and regulatory compliance, to satisfy a growing industry's ever increasing regulatory compliance standards.

Not every senior should sell his or her life insurance policy. But every senior should evaluate Life Settlement as part of his or her wealth management strategy. For policy owners who no longer want to maintain coverage, or for whom premiums have become burdensome, Life Settlement may provide substantial financial benefits and rewards.

WHAT SETS US APART?

- Most advanced, independent, web-based Life Settlement Platform available
- Technology platform provides exclusive deal flow to major providers
- Worldwide access to major life settlement providers in the marketplace
- Accelerated policy valuation, underwriting & case processing
- In-house actuarial & life expectancy evaluations
- Concrete compliance practices ensuring more efficient, cost effective & transparent life settlement transactions
- Online [Life Settlement Qualifier™](#) Form
- Reduction of broker fees & transaction costs



ELIGIBILITY

- Ages 70 or Older
- Minimum Policy Size = \$500,000
- Maximum Policy Size = \$10,000,000
- Policy Types: Universal Life, Whole Life, Convertible Term, Variable & Survivorship

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