



# Life Settlements for Life Insurance Agents

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Unlock your client's Life Settlements opportunities with tools and expert advice.



## **Evaluate Your Book of Business**

Our team can help you identify the potential value in your existing book of business. Qualify and track each opportunity's progress.



## **Fast & Secure Process**

From estimate to close our process is fast, secure and easy. We manage the process directly with the policy owner and provide exceptional closing experience.



## **Full Marketing Support**

Our experts support and library of marketing content is available for you. Elevate the Life Settlement awareness by sharing our industry guide, increase digital and print interaction and set appointments with your clients via our proprietary tools.



## **Attractive Compensation**

Generous commission structure upon your life settlement transaction

## **Why Apex?**

Our deeply experienced team has been in the settlement market for more than 10 years and has evaluated over \$25 billion in face value and purchased \$1B+ in net death benefit since 2016. Our cases are managed in-house by our expert dedicated team with an exceptional insight for value. That means our process is more efficient, which results in better offers and higher commissions.



## Let's talk if you have...

- ✓ Vast experience in issuing life insurance policies
- ✓ Mature book of business
- ✓ Looking to expand your financial offering

## Offering

Apex provides a comprehensive marketing program support program to assist agents in finding value for their clients when their needs have changed. Whether new to life settlements or an experienced agent who already worked with providers and brokers, you will benefit from our superior support and compensation plan. Working with a direct buyer, you will reduce transaction costs and pass those savings directly to the policy owner.

As a provider, we will always pay policy owners fair market value and structure an easy referral fee

**We can help you make a difference for your clients**

Ty Bosco, Senior Account Executive at Apex Life Settlements can help you discover value in your client's life insurance policy

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# What is a Life Settlement?

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A life settlement is the sale of a life insurance policy for a value in excess of the cash surrender value but less than the face value. A successful life settlement transaction means that the seller gets paid cash for the policy and the buyer is responsible to pay all future policy premiums. In return the buyer receives the face value upon the death of the insured.



## Common Reason to Sell Life Insurance policy

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- Premiums are no longer affordable
- End of coverage on a term policy
- Cash needed for
  - Lost income
  - Pay off debt
  - Pay for health care
  - Fund long term care
  - Improve retirement lifestyle
- Policy no longer needed

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