



The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

Life Settlements Are Back

The Life Settlement Market has seen dramatic changes since the credit meltdown of September 2008. Until recently parameters had tightened and offers were significantly down, but we have seen a positive shift as more capital becomes available.

Additionally, we are seeing a slight improvement in acceptable Life Expectancies, but more importantly we are seeing much higher offers on desirable cases.

To succeed in this marketplace you need a partner, like The Selario Agency, who can help you navigate this complex process. We understand who makes a good prospect and can assist you in pursuing only those cases that have a reasonable chance at success.

Two Recent Market Developments Expanding the Life Settlement Market

- The increase in the estate exemption to \$5M+/person or \$10M+/couple. Policies sold for estate liquidity may no longer be needed with these higher exemptions.
- Funding LTC expenses with Life Settlement proceeds. In fact many states have begun promoting this practice to limit their future exposure.

What Parameters Make For A Good Prospect*

- Males age 75 or older and Females age 78 or older (health impairments can lower this)
- Single-Life UL contracts of 250K or more are best (whole life is less desirable)
- Survivor Life UL/Whole Life of 250K or more
- Some convertible term policies for older insureds
- Level premiums to maturity that equal 5% or less of the face amount

Life Settlements can provide for a substantial alternative income source for your practice. Every senior client of yours, who owns a life policy, should be made aware of its intrinsic value via the life settlement process. Many new sales opportunities can result from this simple policy review.

Every case counts and every broker matters!

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