

Senior Settlements



WHY CHOOSE A SENIOR SETTLEMENT?

- Settlement proceeds are always greater than the cash surrender value in a policy.
- Day-to-day expenses are not easily met.
- Decline in health has increased medical expenses.
- Health and long-term care have become a financial nightmare.
- Fear of leaving family burdened with debt.
- New tax laws or estate changes have made life insurance coverage excessive.
- Alternative funding is needed for more suitable financial products.
- Policy has become too expensive to maintain.
- Lapsing a policy provides no benefit.

WELCOME FUNDS PROVIDES THE ABILITY TO:

- Receive additional funds to compensate for loss of income since retirement.
- Eliminate premium expenses.
- Relieve overall financial stress.
- Meet day-to-day financial obligations.
- Preserve a high quality of living.
- Maintain control of affairs before passing.
- Observe the benefits of asset distribution TODAY!
- Do the things you've always wanted to do in life.
- Have "Peace of Mind."



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CASE STUDY Term Conversion

Mr. Wilson's 20-year term policy was reaching its conversion deadline. He was now 79 and was recently diagnosed with coronary artery disease. Mr. Wilson could not afford a conversion and letting his \$250,000 policy lapse would leave him nothing.

Mr. Wilson applied to Welcome Funds and his policy was sold for \$75,000. He was able to recover all of the premiums paid into the policy, plus a handsome profit. Mr. Wilson used the proceeds to pay off some debts, go on vacation, and add more funds to his retirement portfolio.

CASE STUDY Unplanned Health Change

Dave was 76 and had just suffered a heart attack, which left him permanently disabled. His family was unprepared for this unfortunate turn of events. After learning of the Medicaid requirements and the cost of a care facility, the family was unsure how they were going to pay for his care.

Fortunately, the staff at the care facility suggested the life settlement option to Dave's family when they found out about his \$500,000 insurance policy. The family received a \$250,000 settlement and eliminated the premium payments. These funds covered the three years Dave resided in the facility before his passing. The remaining funds were distributed to Dave's original beneficiaries.

What Are Your Next Steps?

- Contact your financial representative for advice.
- Request an application from Welcome Funds.
- After the receipt of the completed application the process will take between 2-6 weeks.
- If the qualification standards are met, you will receive an offer to accept or decline with no obligation.



May not be available in all states.

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