



WOULD YOU
RATHER?

\$4,743,000

OR

\$275,485

A LIFE SETTLEMENT IS A BETTER CHOICE!

Mr. Williams purchased \$10 Million in life insurance coverage in 2001 to provide his family with financial security. Over time, his financial priorities changed: his wife passed away, his children became financially independent, financial burdens arose and the estate tax exemption increased substantially. Therefore, the coverage was no longer needed and a surrender was being considered. Fortunately, his advisor was aware of a more beneficial exit strategy, the ability to sell life insurance policies in a regulated secondary market. He presented Mr. Williams with a pre-market policy valuation report from Welcome Funds that estimated the market value to be substantially higher than the \$275,485 surrender value. They were both shocked at the difference. Although Mr. Williams had never heard of a life settlement, he embraced the process and well, the result – **a difference of \$4,467,515** - speaks for itself!

Policy's Insured	Male Age 86
Health Status	Heart Disease
Policy Type	Universal Life
Face Amount	\$10,000,000
Annual Premium	\$445,114
Surrender Value	\$275,485
Life Settlement Payout...	\$4,743,000

ABOUT WELCOME FUNDS

For the past 21 years, Welcome Funds has served the best interests of policy owners by maximizing life settlement offers through auction-based negotiations with the top buyers in the market.

26,000+
Offers
Negotiated

\$825+
Million Paid
to Consumers

12+
Average # of
Bids Per Policy

DISCLAIMER: Services may not be available in all states. The above case study is taken from the internal files of Welcome Funds. Case studies are provided for informational and educational purposes only. Results may vary. Qualification is based on age, health, and future premium costs, and not all policies will qualify for an offer. The client's name has been changed to protect his privacy. The following summary represents the transactional averages of Welcome Funds Inc. for policies closed between 7/1/2021 to 12/31/2021: \$1,642,410 face value, \$314,936 net amount paid to seller; 27.36% of net death benefit paid to seller, 14 bids negotiated per closed policy; and insured age of 79.77. Closings were completed with 15 licensed Life Settlement Providers. \$825 million paid to our clients and 26,000 offers negotiated are based on actual transactions completed by Welcome Funds Inc. since its inception.



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