



WOULD YOU
RATHER?

\$54,000

OR

\$20,000

THE POWER OF COMPETITION RESULTS IN A 170% INCREASE

Margie purchased a 20-year level, convertible Term Policy at age 48 to provide her daughter with financial security. Twenty years later, the term premium was set to increase dramatically and Margie's family could not afford to maintain the policy. Margie decided to explore a life settlement after seeing a TV commercial. She contacted one buyer directly, called a life settlement provider, but felt the \$20,000 offer she received was low given her deteriorating health. Thankfully, Margie reached out to Welcome Funds to obtain a second opinion. Welcome Funds conducted a transparent auction securing a total of 16 offers from multiple life settlement providers (buyers). In the end, Margie was paid \$54,000, a 170% increase compared to the offer she received initially, and was able to assist her daughter with a down payment on a new house.

Policy's Insured Female | Age 68
Health Status Fair
Policy Type Term Life
Face Amount \$500,000
Annual Premium \$23,880
Surrender Value \$0
Life Settlement Payout... **\$54,000**

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.



**CONTACT US FOR A FREE PRICE-FIRST[®]
POLICY VALUATION REPORT**



WELCOME FUNDS
Life Settlements, Simplified. Offers Maximized.

CALL 1.877.227.4484
www.welcomefunds.com/pricefirst