



WOULD YOU
RATHER?

\$64,800

OR

\$10,000

WHEN BUYERS COMPETE, POLICY OWNERS WIN!

Ronald purchased a \$300,000 Universal Life policy back in 1999 to provide his wife with financial security. Unfortunately, after 20+ years, Ronald could no longer afford the premium payments as his healthcare costs were mounting. One day, while watching the evening news, Ronald saw a TV commercial from a direct buyer, called a life settlement provider, about selling a life insurance policy for cash. Ronald decided to call the direct buyer and after weeks of waiting, he was offered \$10,000 for his \$300,000 policy. Ronald said, "no way," and decided to investigate other alternatives. Ultimately, Ronald decided that a life settlement broker, who would contact multiple companies to maximize the purchase price, would be his best option. After extensive research, he chose Welcome Funds. Welcome Funds conducted a transparent auction securing a total **22 offers**. In the end, Ronald received a check for **\$64,800**, 548% more than the offer extended by the direct buyer!

| | |
|----------------------------------|-----------------|
| Policy's Insured | Male Age 69 |
| Health Status | Fair |
| Policy Type | Universal Life |
| Face Amount | \$300,000 |
| Annual Premium | \$21,442 |
| Surrender Value | \$746 |
| Life Settlement Payout... | \$64,800 |

ABOUT WELCOME FUNDS

For the past 24 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.

| | | |
|----------------------|----------------------|---------------------------------|
| 36,000+ | \$1+ Billion | 9+ |
| Offers Negotiated | Paid to Consumers | 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 1/1/2024 to 6/30/2024: \$1,597,955 face value, \$285,477 net amount paid to seller; 20.01% of net death benefit paid to seller; 9.00 bids negotiated per closed policy; and insured age of 75.97. 21 licensed Life Settlement Providers were included in our auction process and closings were completed with 12 licensed Life Settlement Providers. \$1 Billion paid to our clients and 36,000 offers negotiated are based on actual settlements negotiated by Welcome Funds Inc. since its inception.



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



WELCOME FUNDS
Life Settlements, Simplified. Offers Maximized.

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