«Date»

«Name»

«Address»

Dear «Greeting»,

As your financial advisor, I consider it my personal responsibility to make you aware of new opportunities that may be of particular value to you. After reviewing your coverage, I believe you may want to consider looking into a new option called ‘life settlement’.

A life settlement is a relatively simple transaction involving the sale of a property right – a life insurance policy – through three primary parties. The parties involved in the transaction include you (the policy holder), an agent or broker who will manage the transaction, and the buyer (also known as the life settlement provider).

This is how the process works:

1. Potential settlement providers bid on your policy.
2. When you see a bid you like, you accept the bid through the broker.
3. The settlement provider buys your policy and you receive the cash settlement.

Currently your «F\_PLCY\_PLANNAME» policy has a face value of «F\_PLCY\_BENEFIT». A life settlement could give you access to a significant portion of that value now!

The decision to pursue a life settlement is one that should be carefully considered. A settlement would give you the freedom to directly manage the funds you have secured for your loved ones after years of hard work. As well, you may be able to use the resulting funds to purchase coverage that may be more beneficial at this time, such as long-term care.

As your agent, I represent your interests alone – not those of any potential buyers. I want you to understand that at any time during a life settlement transaction, you can stop the process should you change your mind. By state law, you may also have a 15-day grace period following the transaction to dissolve the transaction.

Please take some time to consider this opportunity. Many individuals in your situation have changed their lives and the lives of their loved ones with a life settlement. I would be happy to discuss all of the considerations and any questions you may have at your convenience.

«User»

«UserTitle»

[ ] ***Yes! Please call me to set up an appointment to start the life settlement process.***[ ] ***I have some other questions. Please give me a call.* Phone: Best time to call:**

(Please return this letter in the envelope provided.)