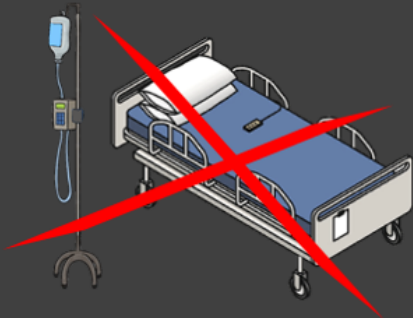


2 myths

— about —
life settlements

① *The insured must be **gravely ill.***



Life expectancies may actually exceed 15 years if a case is otherwise marketable.

② *Only destitute policy owners sell.*



Not so. Life settlements typically involve high-net-worth sellers with an average face amount of **\$2.1** million per transaction (versus **\$170k** for life insurance).

ACLI Life Insurers Fact Book