

Buckeye Life Resources

Life Settlement Fiduciary

A New View on Life Settlements

They're a pro-consumer option compared to **lapsing** or **surrendering** a life insurance policy (**not** necessarily to *keeping* it).



A well-kept secret by life insurers is **9** of **10** universal life policies **never** pay a death benefit because they're lapsed or surrendered by policy owners when coverage becomes unwanted, unneeded or unaffordable. *

Takeaway



Lapse and surrender scenarios are the optimal times to consider a life settlement.



Lapse-Based Insurance (Gottlieb & Smetters)