

Life settlements are...



Or are they ?

The sooner the insured passes away, the sooner the counterparty benefits – that much is true.

Life settlements are not unlike many types of **annuities**, **long-term care insurance policies** and **pensions** in this way.

The morbid nature of the transaction underscores the importance of using only *licensed* and *institutional buyers*, which afford sellers peace of mind due to their superior **capitalization**, **diversification** and **track records**.

No need to be a



about life settlements



H A P P Y

H A L L O W E E N