

Why Bonded Life Company?

- We are a life settlement broker exclusively representing the policy owner. You are our fiduciary responsibility.
- We have many years of experience helping seniors sell their life insurance policies.
- We are a long-standing member of the Life Insurance Settlement Association.



LISA is the nation's oldest and largest trade association serving the life settlement industry. Current membership is over 150 companies doing business in all fifty states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands as well as abroad. Since its inception, LISA has worked to successfully establish a strong, transparent, competitive and consumer friendly secondary market for life insurance.

- We apply our specialized knowledge of the ever-changing secondary life insurance market by providing Life Settlements Programs to seniors aimed at enhancing their financial future.
- We are dedicated to making the process as simple and satisfying as possible. We treat each client with respect and make sure everyone benefits from our open disclosure policy.

www.bonded-life.com

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Enhancing Seniors' Futures

THROUGH LIFE SETTLEMENTS

Bonded Life
C O M P A N Y



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SENIORS MAY NOT BE AWARE OF THEIR VALUABLE ASSETS!

WHAT IS A LIFE SETTLEMENT?

A life settlement is the sale of an existing life insurance policy to a third party for more than its surrender value but less than its net death benefit.

WHY SELL A LIFE POLICY?

- Policy is no longer needed or wanted
- Premium payments have become unaffordable
- Estate planning needs have changed
- Business buy-sell agreement or key executive has changed

WHAT ARE THE BENEFITS?

- Provides a superior exit strategy for unwanted policies; i.e., can provide insured many times more the cash surrender value
- Provides value to a hidden asset that otherwise might be allowed to lapse
- Provides freedom allowing sale proceeds to be spent with no restrictions
- Provides means to effectively address life changes

WHO QUALIFIES?

Seniors 75 years of age or older with permanent or term life insurance policy of \$250,000 or more.

ARE LIFE SETTLEMENTS LEGAL?

Yes. A Supreme Court decision in 1911 determined that a life insurance policy is private property and can be sold at the will of the owner.

WHO BUYS LIFE SETTLEMENTS?

Large financial institutions buy portfolios of 300 or more policies so no one policy is of significant value. Buyers include JP Morgan, Credit Suisse, and Deutsche Bank. Berkshire Hathaway (Warren Buffet's company) recently bought a portfolio of policies worth \$1 billion.

WHAT IS THE MARKET?

Thousands of seniors sold their no longer needed or wanted life insurance policies (face value of over \$8,000,000,000) in 2010 and the demand is growing rapidly. Recent study concludes market of \$50,000,000,000 face value by 2020.

HOW DOES IT WORK?

- Insured completes a short questionnaire and provides medical record release authorization.
- Information including medical records are sent to funding companies who determine policy value and submit bids.
- Highest bid is forwarded to the insured for acceptance.
- Once the offer is accepted, closing documents are prepared and insurance carrier notified of changes.
- Upon verification of the changes, funds are transferred to the seller.

HOW DO I GET STARTED?

To learn more about life settlements and determine if it is right for you, talk to one of our specialists. It will cost you nothing to find out if a life settlement will work for you. There is absolutely no risk or obligation to this program.

**Call toll free at
(877) 261-0632**