

# Why Bonded Life Company?

- We are a life settlement broker exclusively representing the policy owner. You are our fiduciary responsibility. We pride ourselves of being in the business of positively influencing people's lives.
- We have many years of experience helping insureds 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.



- We apply our specialized knowledge of the ever-changing secondary life insurance market by providing Life Settlements Programs to those with life threatening illnesses aimed at enhancing their financial future.
- We understand the importance of confidentiality - it is important to handle your personal/medical information discreetly and be assured, we do that.
- 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.
- We are determined to go the extra step in spending whatever time is necessary to be at your disposal through the process.
- We stand by our philosophy - if it is not in your best interest to sell your life insurance policy, we will be the first to tell you because if it is not good for you, then it is not good for anyone.

**CALL (877) 261-0632**

[www.bonded-life.com](http://www.bonded-life.com)

Bonded Life Company, LLC  
The Woodlands, Suite 215  
4243 Dunwoody Club Drive  
Atlanta, GA 30350



## Get More Out of Life

Through Life Settlements

Bonded Life  
C O M P A N Y



Toll Free: (877) 261-0632 | Local: (678) 336-5250  
Fax: (866) 501-1888 | Web: [www.bonded-life.com](http://www.bonded-life.com)

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## THOSE WITH LIFE THREATENING ILLNESSES MAY NOT BE AWARE OF THEIR VALUABLE ASSETS!

### WHAT IS A VIATICAL SETTLEMENT?

A life settlement for a person with a life-threatening illness is generally called a Viatical Settlement. It can be defined as the sale of an existing life insurance policy to a third party for more than its cash surrender value but less than its death benefit.

### WHY SELL A LIFE POLICY?

- Pay medical costs
- Afford alternative treatment
- Pay living expenses
- Premium payments have become unaffordable
- Term policy near expiration

### WHAT ARE THE BENEFITS?

- Provides an immediate exit strategy for life policies; i.e., can provide insured many times more than 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?

Persons with a life threatening disease who own a permanent or term life insurance policy with death benefit of \$50,000 or more.

### IS SELLING A LIFE POLICY 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 POLICIES?

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. In fact, Berkshire Hathaway (Warren Buffet's company) recently bought a portfolio of policies worth \$1 billion.

### WHAT IS THE MARKET?

A recent study by the Government Accountability Office (GAO) of Congress concluded the following facts regarding settlement transactions that occurred during the study period of 2006-2008

- Over 14,000 policies were settled with average death benefit of nearly \$2.3 million.
- Original policy owners received more than seven times the payments from insurance carriers by selling their policy on the secondary market

### HOW DOES IT WORK?

- Insured completes a short questionnaire and provides medical record and policy 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 cost or obligation to this program.

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**NO COST**

**NO STRESS**

**NO OBLIGATION**