



MADISON ROSE
ADVISORS

Discover Your Life Insurance Options



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Your life insurance policy is *your* personal property...

...not the insurance company's. However, most individuals let their life insurance policies lapse, and that equity is forfeited back to the insurance company. Our mission is to help clients better understand *all* of their financial options. We provide clients with all the needed information, so they can make the best financial decisions for their future.

Whether you are planning for retirement, consolidating an estate plan, or facing a severe illness or medical issue, we can help you decide if selling all, or a portion, of your life insurance is the right choice for you. We will walk you through the entire process, depicting the meaning behind every number — all policy valuations, underwriting, costs, and returns — so that you can choose the *best* route for your personal financial situation. We are here to help you.

4 Steps to Unlocking Your Options



1

Fill out an obligation-free, one-page form to help us identify your specific life insurance options.



2

Give us a call for a quick, confidential discussion about your policy. We will answer any questions you may have.



3

We evaluate and analyze your individual policy and case. Each policy is unique, so we offer the needed one-on-one attention.



4

You will receive information about your life insurance options, including an official offer, with all supporting numbers and details.

Option Types:

Traditional

Sell your life insurance policy to a buyer, for a monetary amount, that is *above* your policy's surrender value. You will have no further obligations or claims to the policy, and all future premiums are paid by the buyer.

Retained Benefit

Retain a portion of your life insurance benefit, without having to pay future premiums. Your beneficiaries will receive a guaranteed percentage when the policy ends, but you have no further obligations or payments to make.

Hybrid

A combination of traditional and retained, this option allows you to sell a portion of your life insurance policy, but still retain a portion at the same time. You receive a cash payment now, and your beneficiary receives a guaranteed percentage of the benefit when the policy ends, but you have no further obligations or payments to make.

Case Study Examples*

MALE, AGE 70, WITH A \$6,000,000 TERM CONVERSION

The insured was close to term expiration, with plans to cancel the policy. We were able to get an offer of \$180,000 for the proposed UL conversion. In addition, the full target of \$23,000 was agreed to be paid in the first year.

Traditional

MOTHER, AGE 96, WITH A FAMILY POLICY AT \$10,000,000 WITH A \$900,000 ANNUAL PREMIUM FINANCE LOAN

The family was able to keep \$3,000,000 in death benefit, while paying off the entirety of their 2.6 million dollar loan. We helped them get their premium payments taken over, and the family retained the level of protection their estate needed.

Retained Benefit

FEMALE, AGE 86, WITH A \$750,000 UNIVERSAL LIFE POLICY

The insured was diagnosed with Alzheimer's and is living under 24-hour care. Her daughter came to us looking for relief from rising premiums to help her mother. The client was able to get \$150,000 in cash, while she retained \$400,000 in death benefit.

Hybrid

*The following case studies are provided for example purposes only.

Why Us?

Our primary goal is to make sure our clients are well-informed of *all* their options, providing them with the needed information and materials along the way. We act as your point of contact throughout the entire process, answering any questions you may have along the way.

We have simplified the entire process with *you* in mind. Consistency, transparency, and honesty are our core values, providing our clients with continuous white-glove service.

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FORM **HOURS** **STRESS**



Fully Transparent Process



Free & Immediate Pricing



Consistent Fair Market Values



U.S. Market Leader



Personalized Process



Case Study Example

Terri - Fredericksburg, Virginia Terri was suddenly faced with the unthinkable. First, she received a diagnosis of stage IV cancer. Shortly after, Terri's husband lost his job, after three decades of dedicated service. They needed immediate options to face these devastating life changes. "I was kept informed with constant updates every step of the way. Because of their professionalism and industry knowledge, I found the experience to be less stressful than I had originally feared," said Terri. At the end of the day, Terri and her husband were able to pay off the remaining mortgage left on their home. Terri now had the financial freedom to concentrate on her cancer treatment, and spend more time with her family. "I would recommend the life settlement process to anyone who is coping with a life-changing event like cancer. It is much easier to make tough financial decisions when you are working with a reputable company that keeps you well-informed," said Terri. "They treated me like a real person. I truly felt they had my best interest in mind."

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Case Study Example

Jim - Atlanta, Georgia Jim was in need of additional funds to help cover his living expenses and monthly premiums, which had quickly become more than he could afford. He thought he had enough in his savings to last him throughout retirement, but soon realized he was in over his head. He had considered letting his life insurance policy lapse, until his financial advisor recommended that he evaluate *all* of his policy options before making any decisions. He learned more about the life settlement process, and decided that was the best choice for him. His top priority was to get cash quickly, and this process offered him that solution. Jim discovered our company during his research, and was quickly able to get his premiums paid and policy up-to-date. Jim's policy was saved, and he collected \$110,000 to help cover his daily expenses. Thanks to the life settlement option, Jim can now live his life without financial worry. "I am grateful for the service provided to me throughout the entire process. It was quick and painless, and eased my financial worry," Jim said.