

The Hidden Value of your Life Insurance Policy - Life Settlements

by Editor

As the financial crisis continues Life Settlements have become more important factor in the estate planning process for seniors. Prior to the Life Settlement Industry, if a senior owned a policy that was no longer wanted, needed or affordable, there was no option but to lapse, cancel, or surrender the policy back to the carrier for the cash surrender value. Life settlements allow qualified policy owners to liquidate a policy for an amount much higher than the cash surrender value. Then, these seniors can take advantage of important financial opportunities using the proceeds of an unwanted, unaffordable or obsolete life insurance policy. Today, with the advancement of Life Settlements as a mainstream financial product, Life Insurance Companies now face competition for the surrendered policies that they once monopolized. The Life Settlement Industry has created a competitive secondary market for life insurance policies. Consumers are now in the driver's seat, free to sell their policies in an open market for the highest available price, well above the cash surrender value offered by insurance companies.

Benefits To Policy Owners

- * Relief of monthly premium expenses
- * Additional funds to supplement retirement income
- * Higher cash payout than the cash surrender value
- * Funds to seek treatments not covered by health insurance
- * Generate profit from a non-performing & often worthless asset
- * Alternative funding for LTC policies, annuities or other investments

Why Choose Mountain Financial? Mountain Financial is a licensed Life Settlement Broker. As a licensed broker, it is our responsibility to negotiate with licensed funding providers to obtain the absolute highest offers available for each and every client.

- * Only 1 Application is required to receive multiple offers from the top funding sources in the industry!
- * We represent the best interests of the Policy Owner and Insured during the entire life insurance settlement transaction. It is our obligation to obtain the highest offer for our clients.
- * There are never any fees to apply and there is absolutely no obligation to accept an offer from any of our funding sources.
- * It is our goal to provide a quick, professional and hassle-free settlement process.
- * All personal information obtained during the application process is strictly confidential.

By choosing to work with a broker to negotiate offers on your behalf, you have only one point of contact to follow up with regarding your application status. Also, your physicians and insurance company will only be contacted by one firm. It is quite common for medical records staff and customer service representatives to become overwhelmed and inconvenienced by multiple requests for the same information; which translates into considerable delays in the underwriting process.

How Do We Work for the Policy Owner? Insured Male Age 77 Face Value: \$1,000,000 Cash Value: \$118,000 Surrender Value: \$105,000 Original Offers

Funder #1:	\$125,000
Funder #2:	\$130,500
Funder #3:	\$135,000
Funder #4:	\$165,000
Funder #5:	No Bid
Funder #6:	\$200,000
Funder #7:	\$230,000

Negotiation Phase

Funder #1:	\$231,000
Funder #2:	Declined
Funder #3:	\$235,000
Funder #4:	\$235,000
Funder #5:	No Bid
Funder #6:	\$240,000
Funder #7:	\$240,000

Negotiation Phase

Funder #1:	\$240,000
Funder #2:	Declined
Funder #3:	\$247,000
Funder #4:	Declined
Funder #5:	No Bid
Funder #6:	Declined
Funder #7:	\$250,000

Purchase Price \$250,000

As you can see, the offers made by Life Settlement Funders can vary greatly. There is absolutely no benefit if you work with only one Funder or even three for that matter. In this case, even Funder # 7, who had the highest original offer, raised their bid by \$20,000. For More Information on Life Settlements contact:

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