



# Start the New Year By Offering a New Service to Your Clients

The best candidates for life settlements are insured's ages 75+ who have experienced a decline in health since the policy was issued. Producers must be vigilant looking for life settlement situations, which is usually the time between the decision to lapse or surrender a policy and when that actually occurs. The most likely situations that indicate a policy might be lapsed or surrendered are:

- A decline in estate value and/or a decrease in estate tax liability
- Death of spouse or intended beneficiary
- Divorce
- Sale of a business or other illiquid asset
- Retiring or exiting for a business that has key person, buy/sell or executive bonus plans
- Bankruptcy or decline in value of business
- Term policies that are going to lose the conversion privilege
- Funds needed for retirement, long-term care or to repay debt
- Policyowner is not paying the premiums

**Contact the life settlement experts at Veris at 631-239-6655 for guidance.**



**Bringing Liquidity to Life**

P.O. Box 419, Northport, New York 11768  
[www.go2veris.com](http://www.go2veris.com)