

Unlock the Potential of Your In-Force Block of Business

The policy face amount must be at least \$100,000 and the insured must be a US citizen. The policies that work best for life settlements:

- Insured is age 75 or older, younger if there are serious health issues
- Change in health since policy issue
- Low COI's, policies that are current in premiums work best
- Current Assumption UL, Convertible Term and SUL with one insured deceased are the most desired policies. GUL plus SUL with both insureds living could be okay as well. The least desired policies are Whole Life but they could work if the insured's life expectancy (LE) is very short.



We also handle structured settlements and immediate annuities providing a lump-sum payout.

Recent Veris Life Settlement Cases:

81-year-old male smoker

LE's of 68 and 74 months. The key to the LE's was receiving all medicals from his doctors and info on his lifestyle.

Three \$3M UL policies, issued in 2010. CSV of \$454,871 on each policy

Premiums of 5.5% to maturity

Offer of \$2.58M

75-year-old male

LE of 108 months

\$100,000 UL policy, no CSV

COIs starting at 3%

Offer of \$15,000

70-year-old male

LE of 152 months

\$3M UL policy, issued in 2004. No CSV as he was not paying premiums.

Premiums of 3.2% to maturity

Offer of \$165,000

78-year-old female

LE of 134 months

\$1.445M SUL policy, issued in 2000, the husband is deceased. \$30,000 CSV.

Premiums of 4.9% to maturity

Retained Death Benefit offer of \$335,000

To get pricing on your policies with our advanced software to find out if they will work as life settlements, all we need is the date of birth of the insured, approximate health and a current illustration to maturity.



Bringing Liquidity to Life