



SO, BEFORE YOU SEND IN YOUR NEXT PREMIUM PAYMENT, SURRENDER YOUR POLICY OR LET YOUR POLICY LAPSE, Contact us to discuss your specific situation and see if your policy qualifies. One of our experts will walk you through the entire process and provide you with a market estimate of the dollar value you may receive. We promise, your personal information is in good hands with our company. We will not share it with anyone, unless you are ready to transact and give us specific instructions to do so.

We can show you how to tap into the value of an existing life insurance policy and enable you to rethink what is possible in your retirement. **CALL US TODAY AT 1-888-GUIDE50 TO START YOUR FREE EVALUATION.**

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# Making the Most of Life Changes



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## Life Insurance offers New Versatility for Your Retirement

### YOU'RE PREDICTED TO LIVE LONGER.

And in these tough financial times, that means you could outlive your retirement money. If you're worried, you are not alone. Many seniors and baby boomers are worried that their current financial resources may not allow them to truly enjoy their golden years. If you are among the many who find themselves struggling with this common dilemma, the answer may be as simple as selling all or a portion of your existing life insurance.

**YOU CAN SELL AN EXISTING LIFE INSURANCE POLICY.** Stop struggling to pay the required premium to your insurance company or even worse, letting your policy lapse because you simply can't afford the on-going premium payments. You may be able to sell it today and use the proceeds for any one of a million different reasons. Pay your bills. Enjoy some breathing room. Renovate your home. Take a dream vacation. Donate to your favorite charity. Regardless of what your goals are, selling your policy can provide you the means to make your retirement as wonderful and exciting as it should be.

**EXPERTS PREDICT** spending on cancer treatment in the U.S. will reach as much as \$100 billion by 2022. If you have cancer, regardless of choosing conventional, integrative, or natural treatments - it is expensive. Often those with cancer are forced to weigh the cost of treatment vs. everyday living expenses. This often leads to "financial toxicity," the money problems that come with disease or life-threatening illness.

Instead of worrying about how you can pay for cancer treatments, LifeGuide Partners can evaluate an existing life insurance policy and help turn that asset into cash, giving you financial options to do what is best for your quality of life.



**ADVISORS ARE CONSTANTLY LOOKING FOR WAYS TO HELP THEIR CLIENTS** An existing life insurance policy may be the answer. For many clients, insurance is a financial product that they largely forget about. Whether it's for a car, home, health or a life, clients prefer to have that insurance policy sit in the background of their lives. When clients use insurance, it usually means something

has gone wrong, such as a car accident, roof damage, a hospital stay or, most sadly, a death. In fact, most people don't think about insurance very often and very few know about this option. We can help you change that. Converting an old, non-performing life insurance policy into immediate cash can be a life-changing solution.



**Existing life insurance policies may have current value that you did not know existed.** Now is the time to take advantage of this new and exciting opportunity. When you sell an unwanted or unneeded life insurance policy, you may be able to unlock substantial value that you likely didn't even know was there.

**RELIEVE PREMIUM PRESSURE.** A financial option for seniors has come of age in the past few years as a way for seniors to pull value from a life insurance policy that they no longer need or want. Selling all or a portion of your policy may be the answer to access immediate cash. A special finance company purchases the policy, pays the premiums and then collects the death benefit when the insured passes away. These transactions make the most sense for seniors and retirees who have insurance policies that have become too expensive, or if their financial need for the policies has changed. For example, a policy might be purchased with a spouse as beneficiary, but, after a divorce or the death of the beneficiary, the policy becomes an unnecessary financial burden. Also, in many cases, escalating premium costs become a financial drag for seniors, and they choose to sell a policy rather than surrender it to the life insurance company for less money or allow it to lapse.

For those holding universal life insurance policies, cost of insurance ("COI") charges may also be impacting premium requirements. COI charges have been on the rise, adding another reason why some policyholders may be looking for an exit that could be supplied by this new and creative golden opportunity.

**RETAINED LIFE BENEFITS ARE THE NEWEST OFFERING.** For years, clients have been asking if it is possible to sell only a portion of life insurance policy so that their beneficiaries could receive at least a partial payout when the insured dies. The answer to that question has just recently arrived. By selling only a portion of a policy, beneficiaries retain a percentage of the policy death benefit without any future premium obligation.

This type of transaction works best with Universal Life policies with face values ranging from \$1 million-\$20 million. This provides a great option for seniors and retirees who are searching for ways to improve their golden years. Retained life benefits transactions offer a way to get relief from rising premium costs while still being able to provide a financial payout to loved ones in the future, albeit not the full death benefit. By selling a portion and keeping a portion, a policyholder gets the best of both worlds.