



**Your Policy Could
Be a Valuable Asset**

**Consider a life
settlement instead
of policy lapse or
surrender.**

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Maximize the Value of Your Life Insurance

Long-term care, current medical bills, living expenses—there are so many reasons an individual may want to sell his or her life insurance. In this case, the policy owner sold her policy to GWG Life for eight times the cash surrender value offered by the insurance company. Now she is free of paying the annual premium and could use that money—along with the life settlement amount of \$115,545—to pay for other necessities that are important at this time in her life.

Policy Owner.....	80-Year-Old Female	GWG Life Settlement Amount
Policy Type.....	Universal Life	\$115,545
Annual Premium.....	\$26,860	8 times the cash surrender value!
Face Amount.....	\$1,000,000	
Surrender Value.....	\$14,509	

Many factors determine the value of a policy in the life settlement market, including but not limited to life expectancy, health of the insured and premium costs. GWG Life, LLC ("GWG Life") is licensed as a provider in all states that regulate the secondary market for life insurance except for AK, LA, ND, NV, and VT, and licensed as GWG Life USA, LLC in IN. GWG Life's services include viatical and life settlement contracts. Only intended for residents in states where GWG Life is authorized to purchase life insurance policies.

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You Could Keep a Portion of Your Policy Benefits

“We sold the policy to recover the premium payments.”

- Jon M.

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Jon M.

Jon M. purchased his life insurance policy for estate planning purposes in 2006. However, as time went on, the premiums became more expensive and the family considered giving up the policy. Jon was familiar with life settlements and wanted to learn more about the various ways they could be structured. After his research, the family decided to sell the policy to GWG Life, LLC (GWG Life). They chose to keep \$225,000 of the policy benefits instead of accept the surrender value of \$39,000 from the insurance company. With this transaction, they were able to retain a portion of the benefits and be relieved of making further premium payments.

Policy Owner	Family Trust
Policy Type.....	Universal Life
Annual Premium	\$27,097
Face Amount.....	\$1,000,000
Surrender Value	\$39,000

Benefits Kept
\$225,000
No further premium payments!

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Free Yourself from Premium Payments



“The premiums had become so high that it became impossible for us to keep up with them—almost \$5,000 per quarter.” *Daughter*

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GWG Life Provided a Financial Solution for Mom and Her Adult Children

The owners of this life insurance policy were growing more and more concerned about their mom. She was 92-years-old and living in the memory care unit at the nursing home. Her care was very expensive, and the children were searching for a financial solution they could afford. One thing they knew for sure was that they wanted the best for their mom. They consulted with a financial advisor, who suggested they sell the policy on which their mom was the insured. GWG Life offered much more than the surrender value. They were able to get a cash payment of \$115,000, and still maintain a benefit of \$15,000 for final expenses.

Policy Owners.....	Children of the Insured
Insured.....	92-Year-Old Female
Policy Type.....	Universal Life
Annual Premium	\$19,318
Face Amount.....	\$279,000
Surrender Value	\$73,000

Benefits Kept.....	\$15,000
Cash Received	\$115,000

NO FURTHER PREMIUM PAYMENTS

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Life Settlement Questionnaire and Disclosures for Clients

[TO BE RETAINED BY THE BROKER-DEALER]

Client Information Regarding Purpose/Need for Life Settlement

The following questions will be used by your advisor to collect additional information from you to assess your interest in selling your life insurance policy to a third party. As applicable, the information collected through these questions will be used in conjunction with other information your advisor has collected about your financial objectives and profile.

Please identify all that apply:

As a life insurance policy holder, I am interested in selling the policy to a third party because:

- The policy is no longer needed.
- There are no longer beneficiaries and/or the beneficiaries no longer need death benefit protection under the policy.
- I intend to allow the policy to lapse.
- The premiums are too high.
- To the extent I need life insurance, I have determined that adequate coverage is available to me at a more reasonable cost.

Client Acknowledgements

- I have considered the tax consequences (if any) of selling the policy.
- I have considered whether the sale of the policy and receipt of settlement funds could affect my eligibility for public assistance programs.

Important Disclosures for Clients

GWG Life, LLC and GWG Life USA, LLC (“GWG Life”) offer an agency program which allows your advisor to refer potential policy sellers in non-variable life insurance to GWG Life. Your advisor will receive compensation from GWG Life for all life insurance policies sourced by the broker that GWG Life purchases.

Note that there may be other third parties willing to buy your life insurance policy. You are encouraged to seek bids from other potential purchasers. Your advisor can provide you with a list of alternative potential purchasers.

Should you seek to sell your policy to GWG Life, you will receive an important risk disclosure document at the time you apply to GWG Life. You should review the risk disclosure information carefully before entering into any transaction.

By signing below, I certify that the information I have provided is accurate. I have read and understand the above disclosures provided by the advisor.
