

LIFE SETTLEMENTS

Why Sell My Life Policy?

Like any personal property, your life insurance can be sold through a life settlement. Do not lapse or surrender your life policy until you explore whether it is worth more than its cash surrender value.

Convertible term life policies also have value.

There are numerous reasons a policyowner may consider selling a life policy:

- The premiums are no longer affordable.
- The need to replace lost income in case of death of the insured no longer exists.
- A term policy may be reaching the end of the coverage period.
- Funds are wanted to improve a retirement lifestyle.
- The need for funds to pay estate taxes no longer applies.
- The need to eliminate future premiums payments but keep some life insurance.
- There is a need for resources to pay for health expenses and long-term care.
- A business no longer needs key-man insurance.
- Premiums of policies owned by trusts continue to rise.

What is a Life Settlement?

A life settlement is the sale of a life insurance policy to a third party for a value in excess of the policy's cash surrender value, but less than its face value, or death benefit. A policy owner receives a cash payment, while the purchaser of the policy assumes all future premium payments and receives the death benefit upon the death of the insured.

We have over 30 years of experience in the life insurance industry that we bring to the table to help you through the life settlement process. We are located in New Orleans, Louisiana and we work with clients all over the United States.

Check out our website:
www.crescentlifeselements.com



E-MAIL Questions:
submit@crescentls.com
susie@crescentls.com
800.436.0719