PROGRAM INFORMATION

Since 1989 The Lifeline Program® has provided financial and estate planners, certified public accountants, broker dealers and life insurance agents, as well as professionals in planned giving, a secondary market for life insurance which allows their senior clients to sell their life insurance policies today for immediate financial gain, a transaction commonly referred to as a Life Settlement.

STATES WHERE POLICIES MAY BE PURCHASED

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Idaho, Illinois, Kansas, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

SITUATIONS IN WHICH THE SALE OF A POLICY BY AN ELIGIBLE INDIVIDUAL IS BENEFICIAL

- The premiums are no longer affordable.
- The beneficiary for whom the policy was originally purchased is now deceased or no longer has a need for the policy.
- A key-man policy, designed to protect a company from the financial loss of a key executive, is no longer necessary, either because the business has folded or the individual is no longer integral to the business' success.
- The policyholder owns multiple life insurance policies and wishes to eliminate one.
- The policyholder wishes to replace an individual policy with a survivorship policy, a long term care insurance policy, or fund their long term care.
- The policyholder requires funds to pay for medical expenses or for new and experimental treatments for himself or someone close to him.
- The sale of the policy would allow the policyholder to maintain a desired standard of living and live out his final years with dignity.
- The policyholder wishes to remove the policy from a trust or estate.
- A reduction in the value of the policyholder's estate reduces tax liability, for which the life insurance policy was initially designed to provide.
- An increase in the liquidity of the policyholder's estate eliminates the need for the policy.
- The policyholder wishes to liquidate an asset to provide cash for donating to charity.

The Lifeline Program®

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