

Life Settlement Advisor Program

Help seniors benefit from what is rightfully theirs - the full value of their life insurance policy.

What makes the Lighthouse Life Advisor Program unique?

- Easy referral process
- No additional licensing required
- 30-minute telephone health questionnaire
- Offers within 5 business days
- Expanded options now include healthy lives

Lighthouse Life case submission parameters

Policy type	All policy types
Face value	\$100,000+
Insured's age	70+, with exceptions for younger insureds with severe or multiple health impairments Impaired: A change of health is typically needed since the original policy was issued
Insured's health	Healthy: Healthy insureds may qualify if they are 75 or older without any cognitive impairments with GUL policies \$250,000+*

*Subject to state approval



Case example: Healthy insured

Policy size: \$1,000,000

Insured's age: 76 year old female

Insured's rating class at issue: Preferred non-smoker

Insured's current health: Healthy

Cash surrender value: \$0

Annual premium: \$23,000

Life settlement: \$135,000

Contact us today to learn more:

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855-230-0800

lighthouselife.com/advisor