

# SUCCESS STORY



Asset Life Settlements, LLC  
SECONDARY MARKET ADVISORS & BROKERS

## MEET MICHAEL

THE SCRIPT REWRITE THAT CHANGED HIS LIFE

### REVENUE REALIZATION

#### TYPE OF POLICY:

\$1 MILLION TERM POLICY

#### LIFE SEPECTANCY

PRESUMED MODERATE

▼ **\$85K**  
LOWEST BID

▲ **\$325K**  
HIGHEST BID

📍 **\$45K**  
AGENT COMMISSION

### THE CASE SNAPSHOT



Michael, a 64-year-old Hollywood writer and producer, had battled two forms of cancer and, though in remission, found it difficult to keep up with the workload he once thrived in. With financial pressures mounting and his term policy holding zero cash surrender value, he turned to a trusted friend and financial professional who introduced him to the life settlement option.

### THE PIVOTAL POINTS



1

#### POINT ONE

Term policy had no cash surrender value, yet still generated 8 offers

2

#### POINT TWO

The final settlement amount of \$325,000 provided critical financial relief

3

#### POINT THREE

Funds were expedited before policy transfer thanks to ALS's long-term buyer relationship

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📞 855-768-9085

🌐 WWW.ASSETLIFESETTLEMENTS.COM

📍 1507 PARK CENTER DRIVE,  
SUITE 1B  
ORLANDO, FL 32835

# The Script Rewrite That Changed His Life



## **THE ADVERSITY ANALYSIS** ✓

The client had urgent financial needs and couldn't afford to wait for the standard policy change timeline. He needed access to funds immediately to cover mortgage payments, repay personal loans, and bridge his health insurance gap. Speed and trust were crucial in this transaction.

## **✓ THE POLICYHOLDER PORTRAIT**

Michael is a creative professional who spent decades working in the entertainment industry. After beating cancer twice, his energy and capacity for work were not what they once were, but his financial responsibilities remained. With friends he could lean on, and a pension on the horizon, he simply needed time and breathing room—and that's what the settlement gave him.

## **THE SETTLEMENT STORY** ✓

Thanks to a strong relationship between Asset Life Settlements and a trusted institutional buyer, Michael was able to receive funds the same day the agreement was signed. The buyer requested a simple advance letter, which Michael agreed to, and funding was wired immediately. The advisor, who had guided Michael through this process, said his client cried with happiness—a reaction not to the money itself, but to the relief it brought. The stress of looming debt and instability had finally lifted.

This case is a testament to the power of a life settlement to offer financial and emotional relief, even when a policy has no surrender value.

## **CONCLUSION & TAKEAWAYS** ✓

Michael's case is a powerful reminder that even term policies with no cash value can hold real, marketable value in the life settlement space. His story illustrates how life settlements can be a lifeline—not just financially, but emotionally and physically—by reducing stress and restoring dignity during life's most vulnerable chapters.

Here's what this case teaches us:

- Zero cash value doesn't mean zero options – Term policies can be sold.
- The right advisor can change a life – Michael's friend and financial professional introduced a solution he didn't know existed.
- Speed matters – With the right broker and buyer relationship, funds can be delivered quickly when clients need them most.
- It's not just about the money – It's about relief, security, and peace of mind.

When traditional planning no longer serves your client, consider a life settlement. It could be the rewrite their financial script needs.

[WWW.ASSETLIFESSETTLEMENTS.COM](http://WWW.ASSETLIFESSETTLEMENTS.COM)



As brokers, it's our fiduciary duty to negotiate the highest value for your policy. Call us at 855-768-9085 to request an immediate estimate of your client's policy.