



Insert your information here

\$750,000,000

value brought to Seniors in 2021

Inflation up ↑

↓ Market down

Hidden assets may abound

- Daryl Hable is the Director of Operations for Settlement Masters, LLC, a premier Life Settlement Brokerage firm.
- Daryl has over 20 years of experience in the design and structuring of life insurance products. Settlement Masters, LLC was founded by Robert W. Larsen, CFF, TEP, to help Clients understand there is a “third option” available for life insurance policies that are no longer affordable or needed.
- Bob is a Certified Financial Fiduciary and member of the London based Society of Trust and Estate Practitioners, also known as STEP.
- Bob is also CEO of The Rushmore “Private Client” Group, a nationally recognized planning firm specializing in helping Clients protect their assets and maximize the value of tax strategies using well-proven but not openly known techniques and strategies.

LISA Member 2021 Transaction Data

\$750M

Amount paid to consumers from LISA Members

7.8x

average times more received than cash surrender value

> 3000

Life Settlement transactions completed by LISA Members

\$660M

Amount consumers received from LS option vs. lapsing or surrendering

23

Number of LISA Member providers participated in survey

95

% market share LISA Members represent

Creating New Money for Seniors!

By: Daryl E. Hable, Director of Operations

Source:  LISA Advisors Blog April 2022

The first quarter of 2022 brought the full force and fury of inflation into the pocketbooks of everyone young and old.

Many clients are experiencing declines in their stock portfolios as the Dow Jones, S&P 500, and Nasdaq retreat by double digits after year-end highs.

Many people know that the worst time to withdraw funds from an investment portfolio for living expenses, is when the market is down.

The good news is that many Seniors above age 65, may have a **hidden asset** within their balance sheet.

The hidden asset may be a **life insurance** policy that is no longer needed or affordable.

The Life Insurance Settlement Association (LISA) recently delivered the results of their 2021-member study, showing the significant value that life settlements brought to Seniors.

Here is a summary of their report:

- **\$750,000,000** is the value brought to Seniors during 2021 per LISA.
- On average, 2021 Life Settlements paid **7.8 times MORE** than consumers would have received by returning the policy to the insurance company for the surrender value.
- Based on roughly 3,000 policies being sold, that works out to an **average of \$250,000** to the Senior client.

For many people, that amount amply covers living expenses for several years, & **preserves other assets & investments.**

While Settlement Masters, LLC recognizes the value of bringing “New Money” to Seniors, we also adhere to an unwavering promise to **educate Seniors about the alternatives** they have within their policy.

A life settlement sale is only one of the options.

Our **Policy Rescue Diagnostic** is the best and most transparent way to provide a client with **all** of the information they need to make an informed decision, while adhering to the fiduciary responsibility demanded by the **Best Interest** regulations which are applicable in these transactions.

The money brought to Seniors in 2021 was substantial, but understand, it was created by a **small fraction of the 9 million policies** that are **lapsed or surrendered** by consumers on an annual basis!

How many Seniors lost out on “New Money” because they were not aware of their options?

Contact us for information and support that prepares and enables you to offer your Senior clients a diagnostic that could potentially lead them to **their share of the “New Money” pie** instead of the lack luster alternative of the cash surrender value.

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