



TRADITIONAL / VIATICAL LIFE SETTLEMENT

POLICY TYPE: Convertible Term, Whole Life, Indexed Universal Life, Survivorship Universal Life, Universal Life, Variable Universal Life

AGE: 70+
FACE AMOUNT: \$100K +
HEALTH: 4 Tables of Health Change Since Issue

ACTION: Illustration to 105, Preliminary Questionnaire

CONVERT TO CASH

POLICY TYPE: Convertible Term Insurance

AGE: 63 +
FACE AMOUNT: \$2M +
HEALTH: Standard or Better at Issue

ACTION: Conversion Illustration to 105, Preliminary Questionnaire

GUARANTEED UNIVERSAL LIFE

POLICY TYPE: Guaranteed Universal Life

AGE: 73+
FACE AMOUNT: \$250K +
HEALTH: Any

ACTION: Illustration to 105, Annual Statement, Copy of Policy, Preliminary Questionnaire

NON-CONVERTIBLE TERM

POLICY TYPE: Non-Convertible Term Insurance

AGE: Any
FACE AMOUNT: \$100K +
HEALTH: Severe Impairments

ACTION: Copy of Policy, Preliminary Questionnaire

UNIVERSAL LIFE - RESCUE

POLICY TYPE: Universal Life
A+ Rated

AGE: 65+
FACE AMOUNT: \$100K+
ISSUE DATES: 1996-2007
HEALTH: Any

ACTION: Copy of Policy, Preliminary Questionnaire

PREMIUM FINANCING RESCUE

POLICY TYPE: Whole Life, Indexed Universal Life, Survivorship Universal Life, Universal Life, Variable Universal Life

AGE: 65+
FACE AMOUNT: \$100K+
HEALTH: 2 Tables of Health Change Since Issue

ACTION: Illustration to 105, Loan Summary

WHOLE LIFE - LOAN RESCUE

POLICY TYPE: Whole Life, Index Universal Life, Whole Life

AGE: 50 to 65
FACE AMOUNT: Any
CASH VALUE: \$500k to \$2.5M
HEALTH: Any
CARRIERS: Mass Mutual, Penn Mutual, New York Life, Ameritas, Guardian Life, Northwestern Mutual

ACTION: Annual Statement, Preliminary Questionnaire, Illustration with Loan Paid Off Scheduled Premium to Maturity using Dividends to Purchase Paid off Insurance, Illustration with Loan Paid Off Reduced Paid Up with no Further Premiums using Dividends to Purchase Paid Up Insurance