

# Li-liquid-i-ty:

**WHEN YOU REVIEW YOUR PORTFOLIO AND WET YOUR PANTS!**

**How much of your stock and real estate portfolio are you willing to risk?**

Recover your family's inheritance with the security of life insurance. Life insurance proceeds provide cash when your family needs it most. Diversify your investment portfolio with a guaranteed death benefit that is never affected by the fluctuation of the stock market or real estate values. You will know exactly what your family will inherit.

**To book a complimentary consultation and policy appraisal click here.**

**ALAN  
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**Life insurance is more affordable than you may realize.** Designing a policy to life expectancy can reduce premium payments by as much as 30%, especially for seniors. What's more, term insurance rates are now at historic lows. Young people who have never owned insurance coverage often don't understand how inexpensive it is to provide security and peace of mind for themselves and their family.

**Some people own policies that are no longer the best product to accomplish their goals.**

One of our clients paid \$ 40,000 annually for \$5 million of coverage. His goal was to pay the least amount to guarantee his death benefit. We exchanged his policy for a new one that guaranteed the same amount of coverage beyond age 100, **with no further premium payments.** He accumulates much less cash surrender value in the new policy, but that was never his goal.

**New insurance products offer guarantees that were not previously available.** Alan Kaye recently designed a policy to pay the death benefit and all of the accumulated annual premium payments. The longer you live, the more your family will inherit!

**Why let the market determine the future of your estate?** Use life insurance death benefits to help offset your investment losses. You may also increase the amount your family receives from your retirement plan assets, provide for your grandchildren's education and create large gifts for your favorite charities.

**How liquid is your estate? And what will your heirs inherit?**

Alan Kaye Insurance Agency, Inc. does not provide tax or legal advice. The case study results are for illustrative purposes and applies to this client's specific set of facts. Your results may be different. Guarantees are based on the claims paying ability of the issuing company. Any decisions whether to implement these ideas should be made by the client in consultation with professional financial, tax and legal counsel. Investors should consult with their own professional advisor regarding the potential tax, estate, and legal considerations that may arise in connection with entering into life settlements transaction. Proceeds from a life settlement transaction may be taxable under federal or state law to the extent the proceeds exceed the cost basis. The proceeds from a life settlement transaction may be subject to claims of creditors. The receipt of proceeds from a life settlement transaction may adversely impact eligibility for government benefits and settlements. The amount received from the sale of the policy may be impacted by the circumstances of the particular purchaser of the policy, the insured's life expectancy, future premiums, the death benefit, the term of the policy, and the current market for insurance policies, among other factors. The amount received for the sale of the policy may be more or less than what others might receive for the sale of a similar policy. There may be high fees associated with a life settlement transaction.