

# YOUR LIFE INSURANCE POLICY MAY BE WORTH MUCH MORE THAN YOU THINK!

If you are over age 70, we can show you how your life insurance policy might pay off now, while you are alive and still here to enjoy it! What's more, you may be able to sell your policy for considerably more than its cash surrender value.

**To book a complimentary consultation and policy appraisal click [here](#).**

**ALAN  
KAYE  
INSURANCE  
AGENCY**



301 N. Canon Drive, Suite 324 Beverly Hills, CA 90210  
P: 800.662.5433 F: 310.282.0775  
[www.alankayeins.com](http://www.alankayeins.com)

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One of our clients, a 75- year-old man who owned a \$500,000 term insurance policy that was about to lapse, was able to cash it in for more than \$ 100,000.

An 80- year- old woman had a \$ 5 million policy with a cash surrender value of \$600,000. We sold her policy for \$1.3 million. Using the proceeds, we bought her new coverage without any further premium payments, savings her \$120,000 a year.

People have come to us believing that their old policies were worthless. Others thought their existing insurance was so old that it could not be improved. We helped them sell their policies and purchase new coverage at much lower premiums. In most cases, we were able to increase the legacy they left for their heirs and favorite charities.

We may be able to do the same for you. Why settle for the cash surrender value or allow your policy to lapse, when it may be worth so much more? Let us help you decide whether to sell, surrender, keep or replace your old insurance policy.

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.