

WHAT YOU DON'T KNOW ABOUT YOUR LIFE INSURANCE POLICY COULD COST YOU A FORTUNE

DO YOU KNOW:

- Whether your policy will be canceled if you stop making payments?
- If it's guaranteed to stay in effect for your lifetime at your current payment?
- If your policy can stay in effect beyond age ninety or even one hundred?
- If your cash value is sufficient to buy 50% more coverage than you have now?
- If you can sell your policy for more than its cash surrender value, even if it's term insurance?

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

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Until her consultation with Alan Kaye, Joyce didn't know that unless she continued making payments, her \$ 1 million policy would be canceled on her 87th birthday.

At age 80, Norman's life insurance policy had a \$ 5 million death benefit with a yearly payment of \$66,000. Unfortunately, he didn't know that if he lived another ten years, his payment would increase to \$400,000 annually!

Let's face it! Most people don't have a clue!

Alan Kaye has over 45 years' of experience helping individuals and businesses create an insurance plan that will best satisfy their needs. As president of his own company and his many years as vice president of Barry Kaye Associates, Alan is an authority on wealth creation and preservation.

He has helped thousands of people determine if their policies and plans really work, meet their goals and help implement creative solutions to their estate planning problems.

**Don't wait until you lose your health, your life insurance and your options!
If you are over 50 years old and have at least \$ 250,000 of life insurance, ask for your complimentary consultation and policy appraisal, either on the phone or in person.**

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.