

Help Seniors Get the Most Out of Life Insurance TODAY!

Overlooking *Life Settlements* is no longer an option for agents. Entering this new market will provide increased financial opportunities for you and your clients. In these times, be assured that we are here to present the highest offers in the industry.

- In-Depth Pre-Qualification
- Every Case Receives Full Market Exposure
- Top Commissions Paid
- Complete Client & Agent Education Provided
- PowerPoint Presentations Available
- You Send the Application –
We Do the Rest
 - Conduct In-house Underwriting
 - Obtain Life Expectancy Evaluation
 - Negotiate the Highest Offer

**LET US COMPETE FOR
YOUR BUSINESS**

Call 888-227-3131

or fax client details to: 215-233-9409.

Visit our website www.absgo.com



The main reasons for us entering this marketplace at this time is as follows:

- **Timing is right** – With more domestic and foreign institutional money pouring into this market, the backbone of the industry has been legitimized, and has subsequently gained widespread acceptance in the financial communities.
- **Competition** – With over 30 institutional providers, adequate competition is generated for each file, thereby reducing the chance of an “unfair” offer.
- **Compensation** – In 2005, Life Settlement Funders purchased more than \$10 Billion of seniors’ life insurance policies. In 2006, the total face value of settlements is expected to reach \$25 - \$30 Billion. These figures should translate into over \$500 Million of commissions this year for financial professionals.
- **Legitimate “Win-Win” Scenario** – With the Agent’s commission and the client’s heightened cash payout, both sides legitimately win. If you have ever had a client lapse, cancel, or surrender their life insurance policy, or if you have ever done a 1035 exchange for a senior, this financial option is a win-win for you and your clients. It allows you to provide increased financial options for qualified seniors, and as their representative, you will be compensated handsomely.

For those of you who are unfamiliar with Life Settlements, this product is for senior clients (typically over the age of 70) who have life insurance policies that they no longer want, need, or can afford. They are able to sell their policies in exchange for a lump sum cash payment. Life Insurance Settlements can give your clients:

- **Increased Financial Liquidity.**
- **Relief from Expensive Premiums.**
- **Profits form a Worthless Term Policy Near Cancellation.**
- **A Means to Subsidize Medical Costs Not Covered by Existing Health Insurance.**
- **Funds to Finance a Rewrite or Replacement Life Policy instead of the Customary 1035 Exchange.**

ABS’ services will include Personal Consultation, File Pre-Qualification, Medical Underwriting, Life Expectancy Evaluation, Verification of Coverage and obtaining current illustrations. We will then negotiate with our network of over 30 licensed institutional funders, creating the necessary competition for each file. ABS’ involvement will offer our agents the highest level of protection that each of your cases is being shopped properly. *We will be a one-stop-shop for you.*

We have thought long and hard about this decision, and have examined every aspect of this industry. We have done our due diligence, as we do with all new products, and we are convinced we can now provide you with an elite Life Settlement outlet that will deliver superior results.

We look forward to earning your business!