Provide a Lifeline

THE ADVANTAGES OF LIFE SETTLEMENTS TO MEET THE NEEDS OF TODAY'S SENIORS

LCX LIFE PROGRAM OVERVIEW

LCXLIFE.COM | 888-388-0988 | INFO@LCXLIFE.COM

For Financial Professionals Use Only

Approximately

9 out of 10

universal life insurance policies will lapse or surrender BEFORE the payment of a claim*

Policy owners, on average, receive

7-8X

times more than a policy's cash surrender value, translating into over $660M more in seniors' pockets.**

PROVIDE A LIFELINE

A life insurance policy is one of the most valuable but underutilized assets a person owns. Seniors who are struggling to fund retirement or long-term care often don't realize that their policy can be exchanged in a credible, secure marketplace for living benefits.

Through LCX Life, it is quick and easy for you to extend a financial lifeline to your senior clients by selling their life insurance policy for assets that better meet their current needs.

UNCOVER A FINANCIAL SOLUTION

Qualifying life insurance policies can offer a vital financial option to address policy owners' liquidity needs. On average, policy owners who sell their policies receive a lump sum, which can be approximately 7-8 times the cash surrender value of the policy. This translates to over $660 million more in seniors' pockets**. Typically, individuals use these proceeds to assist with:

- Retirement Income
- Assisted & Long-term Living
- Everyday Living Expenses

Considering the approximately 9 out of 10 universal life insurance policies that will lapse or surrender BEFORE the payment of a claim*, exploring life settlement options is a compelling choice for many policy owners.

Through LCX life, they will no longer need to pay high premiums and can receive the benefits they deserve from an asset they have invested in.

Give your clients the **financial freedom** they have earned.

*Gottlieb and Smetters. Olin Business School. Washington University in St. Louis, MO and Wharton School, University of Pennsylvania.
**Life Insurance Settlement Association

LCX Life can help you easily identify clients who qualify for a policy sale and generate profitable growth for your business.

The process is simple:

1) **Contact LCX Life.**
2) **Partner with us to review your qualifying clients.**
3) **Submit policies for sale.**

EXAMPLE*

Policy Owner	80-Year-Old Female (with impaired health)
Policy Type	Universal life
Face Amount	$1,000,000
Annual Premium	$30,000
Surrender Value	$20,000

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After selling the policy, the policy owner no longer has to pay premiums and can receive a lump sum for their policy. The appointed agent also receives referral compensation.

Policy Owner

Lump Sum : $225,000

Appointed Agent

Appointed Agent receives Referral Compensation

*Illustrative values are provided for demonstration purposes only and are subject to variations influenced by factors such as the insured's health, premium expenses, death benefits, and other variables. Agent compensation fees are also subject to variability.

Do you have clients over the age of 70

who have polices AT LEAST $100,000 in coverage?

Call LCX Life

at 888.388.0988 or email us at info@lcxlife.com to learn more.

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Face Amount	$1,000,000
Annual Premium	$30,000
Surrender Value	$20,000
Client Payout	$225,000
Agent Referral Bonus	$17,500

Policy Owner

Lump Sum : $225,000

Appointed Agent

Appointed Agent receives Referral Compensation

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COMPLIMENTARY CONCIERGE SERVICE TO HELP IDENTIFY NEW OPPORTUNITIES

By becoming a Referral Partner with LCX Life, you can benefit from our complimentary concierge service and wide network of experienced experts to help you build a new profit center.

Our turnkey consumer-friendly program provides the resources you need to confidently offer the LCX Life program to your clients, just like any other insurance product.

As a Referral Partner, you don't need any special license, CE requirements or new Errors and Omissions (E&O) insurance coverage. **Simply refer an eligible policy owner and let LCX Life do the work.**

- ✓ No additional licenses or CE's required
- ✓ E&O coverage provided
- ✓ Compliance-approved marketing materials
- ✓ Book of business policy review services
- ✓ Fast turnaround - offers typically come within 10 days
- ✓ Referral compensation based on the policy's face value
- ✓ Term conversion compensation goes to the agent of record
- ✓ Collaborate with a strong network of experienced professionals

To provide a lifeline for your clients and the financial security they deserve, call LCX Life at **888.388.0988** or email us at **info@lcxlife.com**. Additionally, watch videos, download marketing materials and more at **lcxlife.com**.

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