



YOUR LIFE SETTLEMENTS PARTNER

Since 2004, we've provided tools, expertise, and guidance to help financial services professionals offer access to the growing life settlement marketplace and empower their clients to pursue life settlement opportunities that positively impact their lives.

HELP YOUR CLIENTS SELL LIFE INSURANCE POLICIES THEY DON'T WANT OR NEED

Help your clients unlock cash from unwanted or unneeded life insurance policies through a life settlement. By partnering with [LCX Life](#), we'll guide your clients through a straightforward policy evaluation and present any qualifying offers. If your client accepts, you earn a referral fee based on the policy's face value.

Want a book of business review? Simply [submit an agent registration form](#) with basic details, and we'll identify which policies are most likely to qualify.



Unlock the hidden cash value in your client's policy



Partner with LCX to guide your client through the process



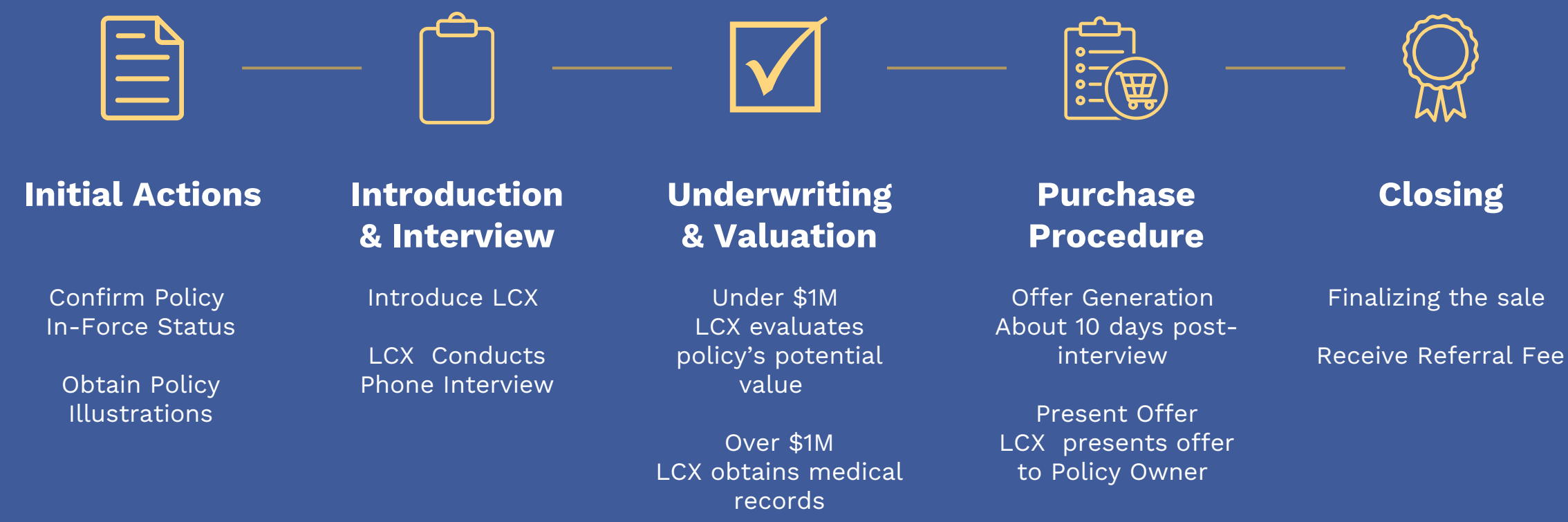
Earn a referral fee by connecting us to your qualified clients



Advise clients on options for policy sale proceeds

THE PROCESS

Advisors facilitate the initial introduction between the policy owner and LCX and provide current policy illustrations. Once the introduction is made, we handle the rest.



A life settlement typically pays **4-5X** the cash surrender value of a policy



Nearly **8/10** life insurance policies never pay a claim because they are lapsed or surrendered.

Want to learn more? [Visit our Blog](#) for insights and resources.

WHAT KIND OF POLICIES ARE ELIGIBLE?



Age 70 or older.

It is possible to qualify if you are younger and have significant health ailments.



A life insurance policy of **\$100,000 or more.**



Most types qualify.

Most common are whole, universal, variable, indexed universal, group, and even term insurance in some cases.

CALCULATING THE VALUE

Get started with our [Online Calculator](#) for an instant estimate.

Life Settlement Calculator

Estimate Policy Resale Value

Enter Death Benefit

Client 4-Digit Birth Year

Select Health

Get Instant Estimate

What does a policy sale look like? Here's a sample payout scenario

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
Client Payout	\$225,000
Agent Referral Bonus	\$17,500

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.

Prefer a deeper review? Request a complimentary [policy review](#) or a free [book of business](#) review.

Questions? Let's get in touch.



888-388-0988



info@lclife.com



www.lclife.com

Keep up with LCX!   