Example: Elderly Client with Ridiculous Premiums

94-year-old female client

- POLICY: $5,000,000 Universal Life with Transamerica (underfunded for years)
- PREMIUMS: Total planned premiums for the next four years would have been $5,140,935

Policy Sold for $2.2 Million

Results

- Boyd sold the policy for **$2,200,000**.
- $5,140,935 in premium savings plus the $2,200,000 settlement resulted in **$7,340,935** for the client.
- With a 6% return, it is $9,267,761 which is $4,267,761 <u>OVER</u> the original death benefit.
- **Total time:** 6 months since this was an extremely difficult case.
- Elderly clients usually face massive premiums to keep their policies in force. Proper policy reviews are a MUST for clients 80 and above!

BOYD SETTLEMENTS
A Boutique Life Settlement Company

Complimentary policy reviews, repositioning and sales.

Boyd Crisler – 727-365-0076
boyd@boydsettlements.com