Brokered Policies Example: Making the Most out of a Policy

Sam is a 66-year-old male with uncontrolled diabetes. He is obese and a cigar smoker.

- He has a **$1 million** Prudential 15-year term policy
- Sam was about to sell his $1 million term policy for only **$5,000** via an advertisement he saw on TV.
- Thankfully, Sam utilized a **financially-healthy solution** with Boyd Settlements.

BOYD SETTLEMENTS
A Boutique Life Settlement Company

3-step Process

- Step 1: Convert the $1 million term policy into two policies
  - a $700,000 policy
  - a $300,000 policy
- Step 2: Sell the $700,000 policy for **$109,028**
- Step 3: Use some of the proceeds to pay the premiums on the **$300,000** policy, which Sam is keeping

Complimentary policy reviews, repositioning and sales.

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