





Discovering Life Settlements





Capitalize on opportunity brought by change – with Liquidity for Life™

- An opportunity for your clients
- An opportunity for you





Liquidity for Life™

- A financial planning tool
- A life settlement product







How does a life settlement work?





Who can benefit from Liquidity for Life™?

- Which clients of yours are likely candidates for Liquidity for Life™?
- People 65 or older who have...
 - Experienced a major health condition change
 - A life expectancy between 2-12 years
 - Universal life, variable universal life, second-to-die, or convertible term life policies
 - A policy with a face amount of \$250,000 or above



Why sell a life insurance policy?





Example... Change in policy value

- The Insured: John is 78
- Policy: Universal Life
- Face Amount: \$500,000
- Cash Surrender Value: \$66
- Liquidity for Life™ provides: \$47,500





Example... Premiums too expensive

- The Insured: Susan is 82
- Policy: Universal Life
- Face Amount: \$2,000,000
- Cash Surrender Value: \$988
- Liquidity for Life™ provides: \$205,627





Example... Estate tax laws changed

- The Insured: Claire is 88
- Policy: Second to Die Universal Life
- Face Amount: \$600,000
- Cash Surrender Value: \$518
- Liquidity for Life™ provides: \$80,000



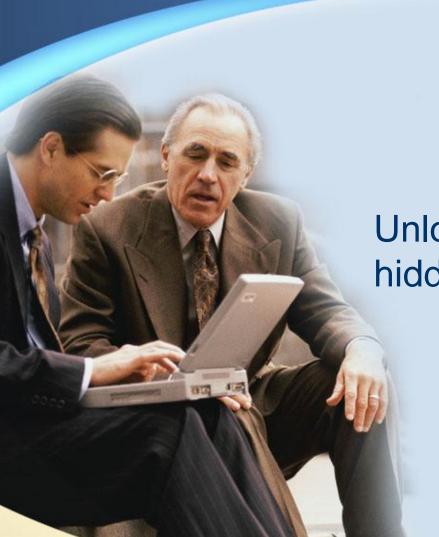


Example... Medical care needed

- The Insured: James is 68
- Policy: Universal Life
- Face Amount: \$1,000,000
- Cash Surrender Value: \$2,128
- Liquidity for Life™ provides: \$100,676







Unlock your clients' hidden assets



Looking at LIFE in a new light™



The Small Print

- Compliance
- Institutional funding
- Taxes



Compliance



Institutional funding

 Institutionally financed and owned – for staying power



Taxes

Total Settlement Amount (\$200,000)

\$140,000

Taxed as Capital Gain

\$10,000

Ordinary Income

\$50,000

Tax Free Cost Basis

Cash Surrender Value





How to get started?

It takes just a few simple steps





Why Maple Life Financial?

- Institutionally owned and funded
- First offer best offer
- Full compliance, full disclosure
- Committed to you and your clients
- We're selective about the professionals who join our network





Liquidity for Life™ – Opportunity for your clients and for you

877-777-0635 www.MapleLifeFinancial.com