



# 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

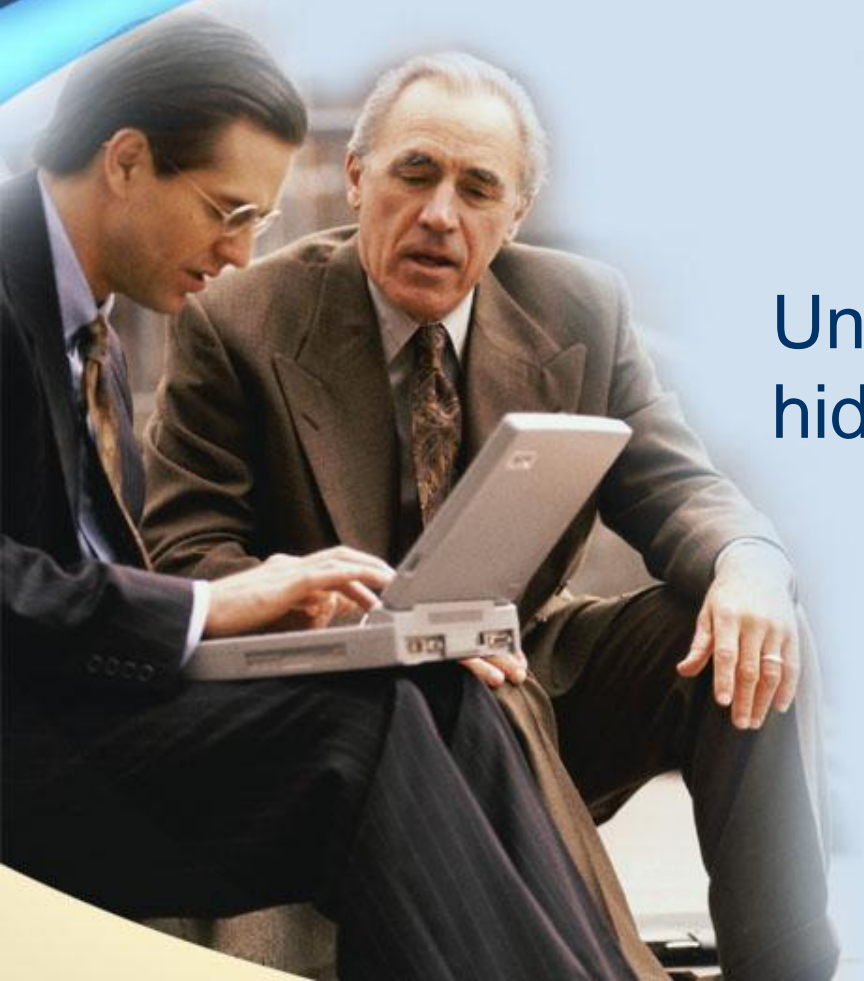
- The Insured: James – is 68
- Policy: Universal Life
- Face Amount: \$1,000,000
- Cash Surrender Value: \$2,128
- *Liquidity for Life*™ provides: **\$100,676**

# MapleLife

FINANCIAL INC.

Looking at LIFE in a new light™

A NEW FINANCIAL OPPORTUNITY FOR YOU AND YOUR SENIOR CLIENTS



Unlock your clients'  
hidden assets



## 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	Cash Surrender Value
	\$10,000	Ordinary Income	
	\$50,000	Tax Free Cost Basis	



## 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](http://www.MapleLifeFinancial.com)