

**Imagine suddenly being told  
you had an extra \$25,000,  
\$50,000, \$100,000, or more...**

**What would you do with  
that ‘windfall’ of cash?**

**What if I told you about a potentially LARGE AMOUNT OF CASH that you could use for medical bills, vacations, or miscellaneous expenses – whatever you want? It is your money to use any way you desire. Would you be interested?**

**What if I told you this money comes from a life insurance policy YOU ALREADY OWN, which is sellable right now through a large secondary market?**

**What if qualifying was easy and WOULDN'T COST YOU A DIME?  
In fact, the first step is to answer 4 simple questions in this letter?**

*Would you be interested?*

Dear Reader,

I love to share great financial news. Especially in these times – when the cost of living is so high, and when good people everywhere are cash strapped.

This letter may be some of the best financial news you'll ever receive!

Let's get right to it...

Have you heard about the burgeoning insurance life settlement market? No? I don't blame you if you haven't – I hadn't heard of it either until just months ago.

Since then, I've embarked on an exhaustive study of the life settlement opportunity and what I've learned is stunning.

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I am amazed how many billions of dollars are flowing into this market now each year. This means that anyone over 65 is potentially sitting on a cash windfall! If you're like me and own a life insurance policy, you may be able to get a substantial amount of cash for your policy within just 30 days.

It's fully legal, and it's happening all over the country right now.

## **Just What is Life Settlement?... Can My Policy Really Qualify? (the answer is 'yes'). Read on...**

Over the past three decades, a new secondary market has emerged that makes it possible for anyone who owns an insurance policy to more easily sell

### **GREAT NEWS!**

## **Nearly Any Policy Qualifies for Life Settlement**

- Term
- Whole
- Universal
- Variable
- Group
- Joint survivorship
- Individually owned
- Foundation owned
- Trust owned
- Corporate commercial or non-profit owned

### **Here are real-life examples of recent life settlements...**

#### **Estate tax laws changed**

*Female, 82 years old*

A policy was purchased under her previous estate plan, but it was now obsolete. After consultation, she decided the policy no longer met her needs and it should be sold instead of surrendering it or letting it lapse. She sold her policy and received \$632,000 above her cash surrender value. She then retained a new, reduced-coverage policy.

#### **Long-term medical care**

*Male, 68 years old*

This man had a \$600,000 face value on his universal life policy. Unfortunately, an

unforeseen medical condition, and its resulting high costs, was a growing concern. He decided to sell his policy to pay for oncoming medical costs. His cash surrender value was \$29,845 and he sold his policy for \$94,900 – an additional profit of \$65,055.

#### **Premium is unaffordable**

*Female, 85 years old*

At 85 years old, this woman's premiums, which were once an acceptable expense, had now become a financial burden. She decided to sell her policy and retain a reduced amount of coverage, with lower premiums. She also wanted extra cash to pay for living

expenses. She sold her \$1.75 million face amount policy and received a life settlement payout of \$428,445 more than her cash surrender value.

#### **Wants to provide gifting to family**

*Male, 77 years old*

At 77 years old, his coverage was no longer needed. He wanted to give his children and grandchildren money for college, homes and travel. After consultation, he chose to sell his policy and obtain a smaller coverage amount. He sold his policy for \$228,916 more than his face value and gifted the remaining amount to his children.

that policy on the open market for more than current value – in many cases, much more! This process is called a Life Settlement.

If you own a life insurance policy of any kind, you probably qualify. It doesn't matter if it is a term, whole, universal, variable, group or joint survivorship policy. Policies may be owned individually, or through corporations, foundations, trusts, non-profit organizations or businesses.

Life settlement has actually been around for decades. Today it is an industry that is exploding at a growth rate of 20% or more each year, according to Conning Research of Hartford, Conn. In fact, in the last 12 months alone over \$11 billion of life settlement transactions have taken place in the U.S.

Traditionally, if you owned a life insurance policy and, for various reasons, stopped making the premium payments, you only had two options:

1. Sell the policy back to the insurance company for the Cash Surrender Value (CSV), which gives you minimal dollar value for all of your sacrifice.
2. Let the policy lapse and get nothing at all!

(Notice how both options are terrific for your insurance company!)

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## What could you do with your life settlement payout?

One of the most respected publications in America, *Senior Journal*, writes:

“No matter what situation your policy was originally purchased for, you can discover the value of your policy in today's marketplace. You have many options if you decide to sell:

- Sell your policy and use some of the proceeds to purchase more cost effective insurance to replace it. Today's life insurance market offers more efficient and affordable policies.
- Sell the policy and purchase another type of policy such as Long Term Care insurance.
- Sell the policy and purchase another type of investment.
- Sell the policy and use the proceeds for supplemental income.
- Sell the policy and donate the proceeds to a charity.

When you know the value of your policy, you can take advantage of any of the options available to you.”

### Examples of real life settlements

FACE VALUE	CASH SURRENDER VALUE	AGE	SETTLEMENT
\$500,000	\$0	70	<b>\$116,340</b>
\$750,000	\$142,000	76	<b>\$225,000</b>
\$4,000,000	\$90,000	82	<b>\$1,430,000</b>

Nearly any policy qualifies! What is your policy worth?

But things have changed – you now have an important third option. You can sell your policy on the open market and get cash immediately through a life settlement insurance payout.

## **Could Life Settlement Be a Financial Windfall For You?**

Let's face it: life is expensive. Good people everywhere are battling the fast-rising costs of food, housing and fuel. Medical costs are growing faster than ever too – especially long-term medical care. Add the high cost of premiums for your life insurance policy and it is easy to see why, if your policy is no longer ideal for your needs, selling it could be a welcome financial windfall!

The Life Settlement market is growing so quickly because there are many seniors who realize that having cash now helps ease life's financial and emotional burdens, and can offer a greater sense of independence.

### **96% of Policies Lapse Before Ever Paying a Claim.**

Today, many sellers of life insurance policies know they can realize untapped cash value in policies that have become too expensive to maintain, or that are

## **THE WALL STREET JOURNAL**

### ***Life Insurance For Sale – In a Secondary Market***

In September 2004, the *Wall Street Journal* wrote...

“...Life Settlements can make sense for sellers who no longer need coverage and no longer want to pay premiums. Selling an unwanted policy increasingly is becoming a financial management tool for older people who face a cash crunch, who don't want to rely on children for financial support or who are trying to find money for costly long-term care insurance. Some holders of term policies sell them because they've found equal or better insurance coverage at a lower rate.”

“...For people with universal-life coverage, which combines a death benefit with a savings component, the value of a policy in a life-settlement transaction is generally at least

three times the underlying cash value of the policy...Even term policies, which have no underlying cash value and typically disappear at the end of a set amount of time, are worth something – often between 10% and 30% of the policy's face value.”

The article references three examples where policies were sold in life settlement transactions:

1. \$248,947 was paid for a \$1 million term policy held by a 66-year old.
2. More than \$232,000 was paid for a \$2 million universal policy that had a cash value of \$53,300.
3. \$160,000 was paid for a combined policy on a man in his 60s. The owner said, “I thought they had no value – I would have just turned the policies in for nothing.”

not performing up to expectations, or for which the original need no longer exists. Other reasons to consider selling your policy include changes in estate or tax laws, changes in your health, or changes in business circumstances or personal circumstances, such as a divorce or retirement.

Whatever the reason, you'll want to know if your policy is sellable, and what cash you could have in-hand in about 30 days. If so, you'll be one of the few who do...

Sadly, most American's will never know about this opportunity. They simply will never become aware that life settlement is a viable option for them to utilize. Just look at current statistics. They state that 96% of all policies issued lapse before ever paying a claim. This means most people who make payments for years and years will never see the benefits of their hard-earned sacrifice (while the insurance companies make a fortune).

Don't let this happen to you! Why shouldn't you realize cash value from your policy now?

## **Who's Buying Life Settlement Policies? (Warren Buffet – That's Who!)**

Large and small institutional buyers across American are flocking to life settlements. The global reinsurance and risk management arm of Warren Buffet's

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Life Settlements may not be prudent for all individuals. Taxes may be due on your life settlement proceeds, consult your tax professional.

**One of the most respected publications in America wrote this...**

### ***The Economist***

May 15, 2003, New York

***New lease on life: The secondary market in life insurance policies is good for consumers.***

"Hitherto, elderly Americans with policies they do not need or cannot afford to keep have had little option but to let the policies lapse or sell them back to their insurers. Plenty seem glad to have an alternative buyer. No wonder, when on average they can get three times as much from life settlement as they can from their original insurers."

***The Journal of Accountancy is advising its certified CPAs and members to consider recommending life settlement to clients...***

### ***Journal of Accountancy***

***Clients can recover significant wealth that may be trapped in unneeded life insurance.***

"Many clients have life insurance policies they view as unnecessary because they no longer meet their original need...

...Help them recover significant wealth that may be trapped there. Allowing unneeded policies to lapse may be a costly mistake. CPAs can help individual, corporate clients, or employers sell the right to collect on these otherwise dormant assets in the aftermarket.

The National Association of insurance Commissioners estimates that trillions of dollars in face amount of life insurance expired, lapsed or was cancelled by policy holders; each policy was a potential source of wealth had the owner sold it on the secondary market."

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One of the premier publications for anyone over 60, the *Senior Journal*, writes...

## *Senior Journal*

***Life insurance is finding new value in a new marketplace – life settlement.***

“Life insurance policies may have more value to a senior today than just the cash surrender value, especially when it is no longer fulfilling a need. An industry that has grown over the last decade is creating options for seniors who own life insurance policies.

Institutionally funded companies are now purchasing existing life insurance policies of seniors. In some cases, it can be substantially more than the cash surrender value.”

Berkshire Hathaway, Inc. has been spending billions a year in life settlements. Savvy financial planners countrywide are now recognizing their value as a critical part of a solid financial plan.

Investors are eager to purchase qualified policies because they pay a steady return over time. Specialty mutual funds are purchasing life settlements as their sole investment because they recognize that policies sold into the secondary market are such good investments. For both parties it is a ‘win-win’.

Many people ask if their insurance company will let them sell their policy. The answer is YES. You have the right to sell your policy just like any other asset you own, such as your home or car. You can use the proceeds from your sale for anything you want; there are no restrictions. Most policies qualify for life settlement, and no medical exam is necessary, so the entire process is fast and easy.

## **What is Your Policy Worth?**

This is great news for you!

I'm about to tell you the easiest way to find out the value of your policy. It's no harder than mailing a postcard to a friend, and it could return you tens of thousands of dollars, or more!

Just answer the 4 simple questions on the Quick Qualification Form in this letter and put it in the mail. Finding out the value of your policy is just that easy!

Trained representatives are standing by to carefully evaluate your information and call you immediately to discuss it in more detail. Just fill out the Quick Qualification Form and mail it immediately in the postage-paid, first class envelope.

There's NO COST and NO OBLIGATION to you - NO RISK AT ALL!  
Everything is kept confidential, and the process is completely professional and fast. You'll be thrilled with how easy it is to discover the value of your policy, and how quickly a substantial amount of cash could be in your hands.

The entire life settlement process usually only takes about 30 days - from your form submission until you have a check in hand. No medical exam is needed, and you will not be asked to pay any money. PLEASE take a few minutes to fill out the confidential form and mail it back.

We will contact you immediately at the phone number you provide to answer any questions and present details about what your policy is worth.

Next page, please...

## Four Common Questions –

### *Read These and See Why Life Settlement is So Easy to Do...*

**Will my insurance company let me sell my policy?**

Yes, absolutely! Once a life insurance policy is issued and put in force it is the property of the contract owner – you. Much like any other asset, you have the right to dispose of the policy in any manner that you may choose after the contestability period has passed (typically the first one or two years of the policy).

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**Are there any restrictions on how I use my life settlement funds?**

No. Proceeds from a life settlement are not restricted in any way. It is your money to use any way you desire.

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**Are there any medical exams or application costs?**

No. The application process is FREE and no medical exam is required.

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**How do I know if my policy will qualify?**

Most types of individual life insurance policies (and many group policies) qualify for a life settlement. A buyer can work with virtually every policy type including term, whole, universal, variable, group or joint survivorship. Policies may be owned individually, or through corporations, foundations, trusts, non-profit organizations or businesses. In some states, under certain circumstances, a policy less than two years old may qualify for settlement.

# My Personal Guarantee To You

*I promise that if you complete and mail this form, there will be...*

**NO cost** – you will NOT be asked to pay any money to have your policy evaluated and receive a written offer

**NO obligation** – you can change your mind at any time up until you accept an offer in writing

**NO medical exam** – you will not be asked to participate in a medical exam, although your medical history will be evaluated by a professional and you may be asked medical questions over the phone

**NO pressure** – you decide if you want to proceed after a written offer is extended

*I also promise the process...*

**WILL BE fast** – usually just 30 days from the time we receive your form in the mail until the time you have a check in hand

**WILL BE accurate** – strict processes are followed, and everything is kept confidential

**WILL GET answers** – when you receive a phone call from the representative, you will be able to get detailed answers to any questions you may have

**WILL GET top dollar** – rest assured – you will get the maximum payout for your policy, and everything will be presented to you in writing

**DON'T WAIT!** A trained representative is standing by to call and discuss the value of your policy. Mail your form today.

There is NO COST and NO OBLIGATION to you – NO RISK AT ALL!

**Is it Worth Five Minutes of Your Time for \$25,000, \$50,000, or \$100,000?**

What would that money mean in your life? You could pay off debts, gift it to your children or grandchildren, take a much-needed vacation, go on a spending-spree, use it for long-term medical care costs – whatever you want. It's YOUR MONEY, so you can decide!

Just answer the 4 simple questions on the Quick Qualification Form included in this letter, and mail it immediately.

Thank you,



Chris Cottle, President  
Danbury Hill, LLC

**PS** If you include your email address on the form, we will email you a FREE electronic copy of our special guide, The Next Untapped Goldmine – Life Settlement. This guide explains the basic principles behind the exploding life settlement market and why it represents the next untapped wealth creation opportunity for American's over 65.

**PPS** Don't become one of the 96% of American's who let their policy lapse and GET NOTHING for their years of sacrifice – you deserve much more! Mail the form today and find out how much money your policy is worth. A representative will contact you immediately to discuss the good news.