













Reasons to Think About Life Settlements in 2012

10.  **There's more money on the investment side than there has been in years.**
9.  Talking about life settlements is a good way to get the attention of attorneys, accountants and trust officers.
8.  When business owners retire, unwanted policies always seem to surface.
7.  Convertible term policies, that are no longer affordable, may have hidden value.
6.  When policy reviews indicate more coverage than needed, life settlements can produce surprising benefits.
5.  In these tough economic times, life settlement proceeds can make a meaningful difference in the lives of your clients.
4.  You are doing the right thing for your clients by giving them an additional option if they have decided to lapse or surrender a policy.
3.  RIA will make the process as easy, efficient and pleasant as possible.
2.  PETER will help ensure that you are compliant, that the illustrations are attractive to buyers and will assist you in considering the tax, legal and estate planning aspects of your case.
1.  ROBIN won't give up on getting you the best offer until every last opportunity is explored!

***As situations come up, be sure to give us a call.
It can't hurt your clients to try – it can only hurt not to!***

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