

# WELCOME FUNDS

*Life Settlements, Simplified.  
Offers Maximized.*

*Is a Life Settlement  
the Right Choice  
for You & Your Family?*



## LIFE SETTLEMENT DECISION GUIDE



# Peace of Mind for You & Your Loved Ones

**G**etting older should mean spending more time with your children and grandchildren, reminiscing about a life well-lived, and making new memories together.

But the rising costs of healthcare and assisted living are creating concerns for many families.

Instead of spending your days laughing and enjoying life, you're forced to make *difficult decisions* that could **affect the financial well being of your family for generations**.

- >> Should you take out loans to cover your medical expenses?
- >> Or stop paying life insurance premiums, so you can use that money toward assisted living costs?

Before you take any action, it is important to be informed about your options. Otherwise, you risk losing **valuable assets** that could be the answer to your biggest problems.

## DID YOU KNOW?

Many life insurance policies can be sold in a regulated secondary market — called the life settlement industry — with payouts to policyholders worth tens of thousands to hundreds of thousands of dollars.

# Case Study: How John Secured \$415,000 for His Mother's Care



When John contacted his financial advisor, he was in a difficult position. His 92-year-old widowed mother had resided for many years in a lovely community in Florida, but they recently decided that she would have to move to a nursing home in order to receive the care she needed.



John and his children lived in New York, and worried that they would not be able to pay for her to move to a nearby assisted living facility to be close to family.

In addition to the costs of the move and long-term care expenses, John's family also faced rising premiums on their mother's \$3,000,000 life insurance policy, which was owned by the family trust.

Shortly after that, Welcome Funds was able to secure \$415,000 for the family (versus the \$0 they would have received by letting the policy lapse due to non-payment of the premium due).

They were considering letting the policy lapse completely, but John's advisor knew there was another option. He contacted Welcome Funds, who reviewed the policy and determined that it could have a significant fair market value in the life settlement market.

Using the proceeds of the sale, John was able to move his mother into a New York nursing home, and had funds remaining to ensure that her long-term care was paid for in the future.

## Lapsing Your Life Insurance Policy Could Cost Your Family Hundreds of Thousands of Dollars...

Average life insurance payout if a life insurance policy lapses:	\$0
Average life settlement value paid to seller:	\$313,223 *



DISCLAIMER: Services may not be available in all states. The above case study is taken from the internal files of Welcome Funds. Case studies are provided for informational and educational purposes only. Results may vary. Qualification is based on age, health, and future premium costs, and not all policies will qualify for an offer. The client's name has been changed to protect his privacy. The following summary represents the transactional averages of Welcome Funds Inc. for policies closed between 1/1/2023 to 12/31/2023: \$1,899,218 face value, \$313,223 net amount paid to seller; 19.79% of net death benefit paid to seller; 10.26 bids negotiated per closed policy; and insured age of 76.24. Closings were completed with 19 licensed Life Settlement Providers. \$1 Billion paid to our clients and 35,000 offers negotiated are based on actual settlements negotiated by Welcome Funds Inc. since its inception.



# We are Here to Help You Decide

## Life Doesn't Always Go As Planned...

Many individuals purchase life insurance policies in hopes of ensuring financial security for their loved ones. However, most beneficiaries never actually receive the benefits as planned. In fact, according to the Life Insurance Settlement Association ("The Basics of Life Settlements, An Educational Guide for Consumers"),

“An estimated 90% of all life insurance policies issued lapse before paying a claim.”

## Life Settlements = Life Savers

When you choose the life settlement option, it eliminates your monthly life insurance premium, and the full amount of the sale is available for your family to use toward other expenses, such as:

- Assisted living costs
- Cancer treatment or other medical expenses
- General healthcare bills
- Debt reduction
- Enjoying retirement free from financial stress

## LIFE SETTLEMENTS VS. OTHER FINANCING OPTIONS

**NO RESTRICTIONS**  
on the Use of Life  
Settlement Proceeds

**NO RE-PAYMENT**  
A Life Settlement  
is NOT a Loan


**NO UPFRONT FEES,**  
Credit Score Check or  
Income Requirements

**NO OBLIGATION**  
to Accept a Purchase  
Offer for Your Policy

# Real Case Studies from Welcome Funds



Thousands of Americans have experienced the relief a life settlement can bring to their families. Below are a few of the individuals that Welcome Funds has helped to secure a more stress-free retirement:




**LIFE SETTLEMENT**  
**44.7%**  
**OF FACE VALUE**

**POLICY SUMMARY**  
Policy Face Value..... \$200,000  
Annual Premium..... \$5,746 | 2.9%  
Surrender Value ..... \$0.00 | 0.0%

**HEALTH SUMMARY**  
Age | Gender ..... 67 | Female  
Health Status .....Advanced Stage  
Condition ..... Uterine Cancer

**\$89,500 RECEIVED**  
**vs.**  
**\$0.00 surrender value**




**LIFE SETTLEMENT**  
**49.3%**  
**OF FACE VALUE**

**POLICY SUMMARY**  
Policy Face Value..... \$850,000  
Annual Premium... \$86,998 | 10.2%  
Surrender Value ..... \$2,355 | 0.3%

**HEALTH SUMMARY**  
Age | Gender ..... 84 | Male  
Health Status .....End Stage  
Condition ..... Alzheimer's

**\$419,500 RECEIVED**  
**vs.**  
**\$2,355 surrender value**




**LIFE SETTLEMENT**  
**10.0%**  
**OF FACE VALUE**

**POLICY SUMMARY**  
Policy Face Value .....\$750,000  
Annual Premium..... \$19,877 | 2.6%  
Surrender Value ..... \$12,125 | 1.6%

**HEALTH SUMMARY**  
Age | Gender ..... 71 | Male  
Health Status .....Fair  
Condition ..... Heart Disease

**\$75,000 RECEIVED**  
**vs.**  
**\$12,125 surrender value**



**LIFE SETTLEMENT**  
**11.2%**  
**OF FACE VALUE**

**POLICY SUMMARY**  
Policy Face Value..... \$250,000  
Annual Premium..... \$15,292 | 6.1%  
Surrender Value ..... \$5,354 | 2.1%

**HEALTH SUMMARY**  
Age | Gender .....73 | Male  
Health Status ..... Poor  
Condition ..... Heart Disease

**\$28,000 RECEIVED**  
**vs.**  
**\$5,354 surrender value**



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# READY TO GET STARTED?

Welcome Funds makes the life settlement process as easy as **1-2-3**.



## PRE-QUALIFY

Click here to complete our FREE Life Settlement Qualifier, and find out instantly if you qualify for a life settlement.



## APPLY

Our Client Care Advocates will help you complete an application, gather all the required documents, and then we'll negotiate with the marketplace to secure the highest price for the sale of your policy.



## DECIDE

If we successfully secure an offer and you decide to sell your policy, you typically have a state mandated rescission period (each state is different) to change your mind and reverse your decision, or accept the money from the sale.

There are **zero out-of-pocket** fees to apply and receive a potential offer, and you are under no obligation to sell the policy. Welcome Funds receives a percentage of the sale from the life settlement provider (buyer), only if you decide to go through with the transaction.

**Questions? Call us Toll-Free at 877.227.4484.**

## ABOUT WELCOME FUNDS

**Welcome Funds helps consumers turn a life insurance policy into cash - when it is needed most!**

Founded in 2000, Welcome Funds is a professionally licensed broker that serves the policyholder's best interests during the life settlement process. Our experienced team optimizes the sales values of policies in the secondary market through auction-based negotiations with state-licensed life settlement providers (buyers). Over the past decade, Welcome Funds has helped thousands of Americans discover the living value of life insurance.

.....  
**\$1 BILLION+**  
PAID TO OUR CLIENTS  
.....

.....  
**\$6 BILLION+**  
SETTLED  
.....

.....  
**35 000** +  
OFFERS NEGOTIATED  
.....

# IS A LIFE SETTLEMENT THE RIGHT CHOICE FOR YOUR FAMILY?

Call us  
Toll-Free at  
877.227.4484

Please review a few important questions to help you determine for yourself if a life settlement is the right choice for you.

## Important Questions to Consider:

- Are you considering lapsing or surrendering a life insurance policy?
- Have the annual life insurance premiums become a financial burden?
- Has the policy owner's financial situation changed since taking out the policy?
- Has the insured's health declined since taking out the life insurance policy?
- Are medical expenses, insurance deductibles or living expenses causing a financial strain?
- Would a lump sum payout from a life settlement relieve financial stress?

If you answered "Yes" to any of these questions, a life settlement may be a valuable financial option for your family. And remember, there are no obligations or out of pockets fees to find out if you qualify for a life settlement.

Take the next step...visit our website to take our **Free Life Settlement Qualifier**.

If you would like additional information, our Client Care Advocates are standing by to help answer any questions you may have... call us toll-free at **1.877.227.4484**.





# Frequently Asked Questions

## What exactly is a life settlement?

A life settlement is a regulated financial transaction that enables qualified life insurance policy owners to receive a portion of their future life insurance benefits by selling it to a state-licensed financial institution.

The sale of a life insurance policy is similar to the sale of a home or car – all rights, title and ownership interest are legally transferred from the seller to the buyer. The buyer assumes responsibility for future premium payments and receives the policy benefits at maturity.

## Who is eligible for a life settlement?

Eligibility requirements for a life settlement are based on two criteria:

### **Insured's Age & Health Requirements:**

- Insured must be over the age of 65 (individuals with health impairments are more likely to qualify).
- Younger Insureds must be diagnosed with a severe or end stage health conditions.

### **Life Insurance Policy Requirements:**

- Policy must have a minimum face value of \$100,000.
- Any type of policy can qualify for a settlement such as universal life, variable life, whole life, convertible term life, or even group life. Some policies may have restrictions that do not allow for a settlement, which can only be determined during the application stage.

## Are the proceeds taxable? And, will they affect my eligibility for federal assistance?

The proceeds of the sale of your policy may be taxable under federal income tax and/or state franchise and income tax laws. The sale may also affect your right to receive Medicaid or other government benefits or entitlements. Settlement proceeds could also be subject to the claims of creditors.

Before you reach a decision, be sure to review a complete list of important considerations, which can be found in our application or on our website. Welcome Funds is not a tax advisor and strongly recommends that policy owners seek professional tax advice prior to accepting any life settlement offers.



## Are life settlements regulated?

**Yes**, our highly regulated marketplace requires life settlement brokers and providers (buyers) to be licensed on a state-by-state basis. Consumer protections have been passed in more than 45 states and are typically regulated by the State's Department or Division of Insurance.

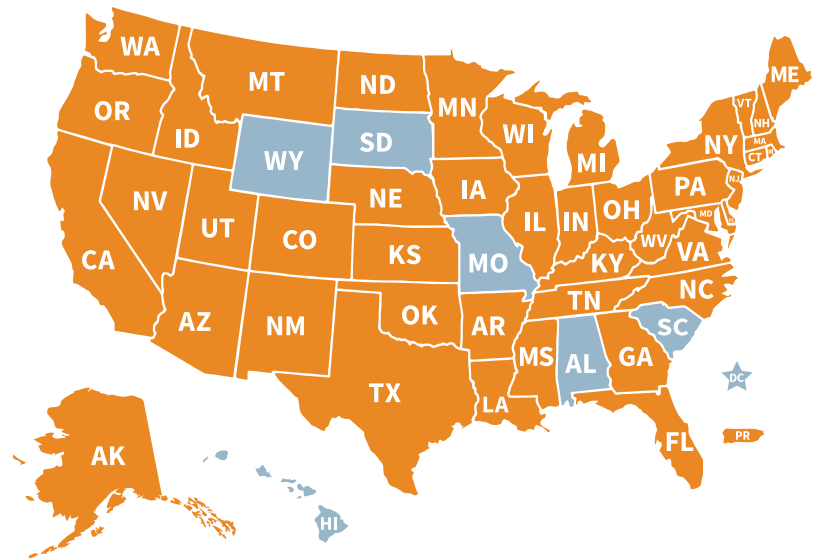
## Who buys life insurance policies in the secondary market?

Companies that purchase life insurance policies in the secondary market are called life settlement providers. These companies must be licensed by the Department or Divisions of Insurance in your home state. Non-licensed investors may not have the proper consumer privacy and confidentiality protections in place.

Providers represent institutional investors such as investment banks, multi-national banks, international corporations, pension funds, hedge funds, private funds and other major financial institutions—including life insurance companies and reinsurers—who are investing in life insurance policies through life settlement funds.

## How does a life insurance policy have a fair market value?

Typically, life insurance policies were issued when the insured was in good health. As years go by, many people have a change in health, and in some cases, serious health conditions may develop. This change in health may create hidden equity in the policy that can be monetized through a life settlement.



- STATE LICENSING REQUIRED
- NO SPECIFIC SETTLEMENT REGULATION

## How do I begin the no-obligation application process?

To find out if you or your loved one qualifies for a life settlement, click here to complete our FREE Life Settlement Qualifier.

**Or call us Toll-Free at 877.227.4484**

Our Client Care Advocates are standing by to answer your questions, and help you reach an educated financial decision. (Remember, there are zero upfront fees, no credit score checks, and no obligations!).

# WELCOME FUNDS

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