

# **WELCOME FUNDS INC., A VIATICAL SETTLEMENT BROKERAGE**

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## **Settlement Timetable**

### **Day 1**

- **Receive completed application materials in our office.**  
(Application, copy of policy, authorization forms, etc.)
- **Begin the medical & insurance underwriting process.**  
(Request medical records and verify policy information)

### **Week 1-4**

- **Complete the underwriting process.**
- **This underwriting process may vary depending upon the response time of the medical records department & insurance company to our requests for information.**  
(If medical records are submitted with the application, the underwriting timetable will be greatly reduced.)

### **Week 4-6**

- **Negotiate with qualified purchasers to determine the highest offer available for policy.**
- **Present highest offer to applicant.**  
(There is absolutely no obligation, offer may be accepted or declined.)
- **Upon acceptance: Closing documents are forwarded to owner of policy, and funds are placed in escrow.**

### **Disbursement of Funds**

- **Purchaser must receive written confirmation of the policy transfer directly from the insurance carrier.**
- **Funds will be released from Escrow within 24-72 hours.**

**Disbursement time frame will vary according to the responsiveness of:**  
**1) The applicant in returning the closing documents, and**  
**2) The insurance company in completing the transfer of policy rights to purchaser.**