

# LIFE SETTLEMENTS

## *Alternative Investment Management*



- SUPERIOR RETURNS
- PROTECTION OF PRINCIPAL
- NO DIRECT CORRELATION TO:
  - Stock or Bond Markets
  - Real Estate Market
  - Any Other Markets

**NOT TIED TO DOMESTIC OR GLOBAL ECONOMIC CONDITIONS**

**EXACT DOLLAR AMOUNT RETURNS DEFINED UP-FRONT**

---

Until Fairly Recently, Only Large Institutional Investors, Such As Pension Funds, Investment Bankers, Universities and Wall Street , Were Able To Take Advantage Of This Emerging New Industry. Following Are Just A Few Of The Recognizable Names Who Have Invested In **LIFE SETTLEMENTS**:

- . *Warren Buffet/Berkshire*
- . *Bank of New York*
- . *Barclays*
- . *JP Morgan Chase*
- . *Citigroup*
- . *Morgan Stanley*

---

## WHAT ARE **LIFE SETTLEMENTS**?

This Rapidly Growing Industry Is Already Well Into The \$Billions And Is Expected To Increase Exponentially For Many Years To Come

In Its Simplest Form, **LIFE SETTLEMENTS** Investing Is Where A Third Party Purchases An Existing Life Insurance Policy Death Benefit For An Amount Less Than That Death Benefit. To Understand Why Large Investors Were So Motivated To Invest In This New Asset Class, Let's Look At An Example On The Next Page ...

## LIFE SETTLEMENTS TRANSACTION EXAMPLE:

*We have an 85 year old retired executive, in relatively poor health, who owns a \$10,000,000 life insurance policy with annual premiums required of \$500,000. He no longer wants or needs this policy. His family is adequately provided for when he dies so he wants to sell this policy death benefit to a third party. Medical analysts have predicted that he has a life expectancy of 5 years.*

*If the medical analysts are correct, and their track records in the industry support just how accurate they have been, and he does live five more years, you will have paid \$500,000 in premiums for those 5 years, for a total of \$2.5 million and receive the policy death benefit of \$10 million.*

This kind of financial leverage is why the large investor firms invest in large blocks of life settlement policies, even tens of millions worth of death benefits at a time. But here's the good news for us smaller investors. While not too many of us can afford to pay the \$500,000 per year in our example, there is now a mechanism by which we smaller investors can participate in this market.

## FRACTIONAL LIFE SETTLEMENTS

Things have changed. We are now able to purchase a **fractional share** of a policy, similar to buying a fractional share of a condominium project, rather than having to buy the whole development. The minimum amount for investing in life settlements is quite low and allows us to now participate in this extraordinary opportunity. As smaller investors, we can now participate in this proven and exploding asset class. We now have the ability to purchase a **fractional share** of these policies and realize results commensurate with those enjoyed by large institutional investors.



Having LIFE SETTLEMENTS available to investors in California is a very good thing. California is one of the few states that has defined fractional life settlements investing as a security and has stipulated the appropriate regulations in an attempt to protect smaller investors.

## The Next Step Is Simple.

To find out more about LIFE SETTLEMENTS, simply navigate to our Home Page and complete the "How Can Synergy Financial Serve You" section.

You will then be provided with complete due diligence materials. Then, after you've performed your research, if you wish to learn more about the LIFE SETTLEMENTS opportunity, one of our Synergy Financial Group professionals will contact you.