ABBISTAR LIFE

Let's Work Together

Partner with Abbistar

Abbistar handles every step:

Policy review, valuation, underwriting, and closing so advisors can bring clients a real option while staying focused on their practice.

See How We Support Agents!

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ABBISTAR LIFE



For Insurance Professionals

Life Settlements

What is a life settlement?

A life settlement is the sale of an existing life insurance policy to a third party for a lump-sum cash payment. Your client receives **more than the policy's cash surrender value but less than its death benefit** — and the buyer takes over all future premiums.

How The Process Works

STEP 1

Spot the opportunity

You identify a client whose policy no longer fits their needs or budget.



STEP 2

Qualify the policy

Abbistar reviews the policy and the insured's health profile at no cost and with no obligation to you or your client.



STEP 3

Present an offer

If the policy qualifies, your client receives a no-obligation cash offer to review on their own timeline.



STEP 4

Close with support

Abbistar manages all paperwork, escrow, and the policy transfer from start to finish. Your client receives their lump-sum payment, typically within weeks of accepting.



When It May Fit

Often a policyholder around age 65 or older, with a policy that is no longer needed, premiums that have become a burden, or a change in health or estate plans. A settlement is not right for every client, so suitability always comes first.

Why it matters

$112 Billion

in benefits that Americans age 65 and older leave on the table every year by lapsing or surrendering their life insurance.

SOURCE: LISA

For Your Clients

AVG. SURRENDER VALUE

$24,360

what insurers paid on average

SOURCE: LISA

9x
More

AVG. SETTLEMENT PAYOUT

$212,066

average paid through a settlement

SOURCE: LISA

Averages, not promises. Individual results vary.

Quick Qualification Checklist

- ✓ Is the insured **age 65 or older?**
- ✓ Is the **policy face value $100,000 and above** (may qualify in select cases)
- ✓ Is the policy type **Universal Life, Whole Life, Variable Universal Life, Survivorship, or Convertible Term?**
- ✓ Has there been **a recent change in health?**
- ✓ Is the client **considering lapsing, surrendering, or can no longer afford premiums?**