A BETTER OPTION THAN LETTING A POLICY LAPSE

Every year, clients walk away from life insurance they no longer want, often for little or nothing. A life settlement can turn that same policy into real value today, and into a new conversation for your practice.

WHICH POLICIES CAN QUALIFY

→ *Good candidates usually have:*

- ✓ An insured age 65 or older
- ✓ A face value to $100k+

→ *Most policy types qualify:*

- ✓ Universal, whole, and survivorship life
- ✓ Variable and indexed universal life
- ✓ Convertible term life
- ✓ Some group and key person policies

THE OPPORTUNITY AHEAD

By 2030, about 10,000 Americans will turn 65 every day*, a growing wave of clients who deserve to know this option exists.

* Baby boomer data: Worldmetrics (2026).

PARTNER WITH ABBISTAR

We guide every case from first review to final closing, so you can offer clients a real option without taking on the work yourself.

COMMON QUESTIONS

Q: Does my client need to be terminally ill?

A: No. Many insureds are simply older or no longer need the coverage

Q: Who pays the premiums afterward?

A: The buyer takes over all future premiums.

Q: What does it cost to find out?

A: Nothing. Reviewing and qualifying a policy is free.

See how we support agents

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For financial professional use only. Life settlements are complex transactions that involve costs and risks and are not suitable for every client; suitability and applicable regulations should be evaluated case by case

ABBISTAR LIFE

LIFE SETTLEMENTS



WHAT IS A LIFE SETTLEMENT?

It is the sale of an existing life insurance policy to a licensed buyer for more than its cash surrender value but less than the death benefit. The client gets cash today; the buyer takes over the premiums and the future benefit.

HOW THE PROCESS WORKS

01 ***Spot the opportunity***
You identify a client whose policy no longer fits their needs or budget.

02 ***Qualify the policy***
Abbistar reviews the policy and insured at no cost to you or your client.

03 ***Present an offer***
If it qualifies, your client receives an offer to consider, with no obligation.

04 ***Close with support***
Abbistar manages the paperwork and transfer from start to finish

You stay the advisor of record. Abbistar handles the process behind the scenes and keeps you informed.
REFERRAL FEE: On qualifying policies*

WHEN IT MAY FIT

Often a policyholder around age 65 or older, with a policy no longer needed, premiums that have become a burden, or a change in health or estate plans. 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

FOR YOUR CLIENTS

AVG. SURRENDER **$24,360** paid on average

9× MORE

AVG. SETTLEMENT **$212,066** average payout

Averages*, not promises. Individual results vary.

WHAT CLIENTS CAN DO WITH THE FUNDS

- Cover medical or long term care costs
- Supplement retirement income
- End an unwanted premium burden
- Fund a gift, debt payoff, or estate need

* Source: LISA. Dollar figures are averages; individual results vary.

WORTH A CONVERSATION

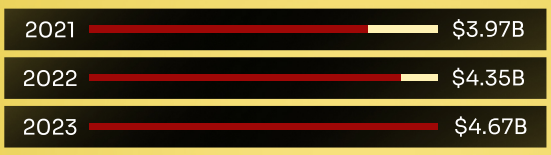
Many clients never learn a settlement is an option. A short conversation could change that.

LIFE SETTLEMENT MARKET SIZE

Independent research firms have sized the annual market for policies eligible for a life settlement at around $192 billion a year in face value.

$192 BILLION

average estimated annual market size for eligible policies, per ELSA Research, Conning, and LISA.



U.S. face value purchased by LISA members, climbing year over year.

** Sources: LISA Annual Market Data (U.S. figures); Growth Market Reports (global market size). Aggregate market data; individual results vary.*

WORTH A LOOK

LISA members alone purchased $4.67 billion in death benefits in 2023, and that figure has grown every year since 2021

