

## Current Life Policy

Many factors go into determining the Xchange values and offers, including life expectancy, health of the insured and premium costs, among others.

Policy Owner	80-Year-Old Female with 2-3 ADLs*
Policy Type	Universal Life
Face Amount	\$1,000,000
Annual Premium	\$30,000
Surrender Value	\$20,000

\* Activities of Daily Living

### Offer:

Income .....	\$225,000
Protection .....	\$325,000
LTC Benefit .....	\$225,000
Lump Sum .....	\$175,000

### Appointed Agent Compensation:

**Referral Fee:** Based on Face Amount ..... \$10,000

Example described for illustrative purposes only.

\*\* Life Insurance Settlement Assoc. Testimony - MI House of Representatives Insurance Committee - 2009 and "Lapsed Based Insurance," Golttleb & Smetters, 2013.



Nearly  
88%  
of universal life  
insurance policies  
issued in the U.S.  
NEVER RESULT  
in the payment  
of a claim.\*\*

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