

One of the **BIGGEST OPPORTUNITIES** in financial services today is **providing solutions to seniors who failed to plan for retirement and long-term care costs**. Working with LifeCare Xchange®, we are pleased to provide you with a powerful new set of tools to help your clients.

Through the LifeCare Xchange®, your clients can Xchange the death benefit of a life insurance policy they already own for its true value to address immediate needs for retirement and long-term care funding.



### LifeCare Xchange® Options:

**PROTECTION** – Maintain a portion of the policy benefit, premium-free, and provide protection for loved ones with a Retained Death Benefit.

**INCOME** – Supplement retirement funds with income for life with an Immediate Income Annuity.

**BENEFIT** – Pay senior living expenses and long-term care expenses with a tax-free Long-Term Care Benefit Plan.

**LUMP SUM** – Generate immediate funds for living needs with a Cash Payout.

### Partnership Benefits:

By contracting through **DIVERSIFIED INSURANCE BROKERS** with GWG Life, you will be able to give owners of a life insurance policy a much better option than to lapse or surrender one of their most valuable assets. Once you and/or your agent network are contracted, you will be appointed under GWG Life's license providing you with some complimentary Concierge Benefits and Marketing Services including:

- **Book of Business policy review**
- **Access to LifeCare Xchange® options for your clients**
- **Compliance-approved marketing materials**
- **No additional licenses or CE's required**
- **E&O coverage provided**
- **Fast turnaround – Offers typically come within 10 days**
- **Compensation based on policy's face value**