



*Make Your Life Insurance More  
Valuable*

**K** KAUFMAN  
INSURANCE AND  
FINANCIAL GROUP, L.L.C.

A blurred background image of a desk with a tablet, a pen, and papers. The text is overlaid on the left side of the image.

**BENEFITS**  
for your business



## **Back Office Support**

Our provider partner offers a full turn-key solution including medical records retrieval, illustration requests, DOI-approved agent forms, and licensing support. Their agent platform is designed to make the life settlement process as streamlined as possible without sacrificing quality or accuracy.



## **Case Pricing in 24 Hours**

Get pricing for your potential life settlement case in a fraction of the time. Kaufman Insurance and Financial Group, LLC has access to one of the largest and most streamlined providers in the life settlement industry. Utilizing analytics and advanced techniques, they can supply us with 24-hour pricing based on each unique client. If supplied with an in-force illustration and brief medical description, pricing can often be delivered even faster than 24 hours.



## **Licensing Assistance**

Life Settlement intermediaries are required to follow any state viatical/life settlement regulation if they transit or are party to a life settlement case. We assist in the licensing process to ensure that any life settlement transaction is well regulated and entirely above board legally.



## **Simplified Underwriting**

Through our partnership with one of the largest providers in the industry, we can access proprietary life settlement underwriting techniques to qualify your case without additional third parties. Rather than waiting weeks for major underwriting companies to let you know if your client is qualified, you can find out in minutes. Our provider partner still utilizes the same industry standard LE companies, but only after they qualify your case with in-house underwriting. This method effectively saves time and money for every involved party.



## **Direct Buying**

There is never an intermediary fee deducted from a settlement handled by Kaufman Insurance and Financial Group, LLC. Your cases are sent to a direct buyer, which means Kaufman Insurance and Financial Group, LLC agents and their clients can realize the greatest possible value from the life settlement process. All cases are fully covered by a \$5 million E&O policy provided by provider partner.



Free, immediate pricing



Turn-key solution



Simplified underwriting



Streamlined contracting



Institutional funding



# CASE STUDY

Male | Age 82

Death Benefit: \$2,485,065

Amount to Seller: \$1,200,000

After discussing his policy with their financial advisor, the insured and his daughter decided that it was no longer needed for his estate plan and was considering surrendering it to pull out the cash value. The policy was owned by the insured's daughter, and she decided to explore the option of a life settlement with her Kaufman agent. Due to his advanced age and medical history, our provider partner was able to help him and his family almost double the cash surrender value of the policy with a final Life Settlement value of \$1,200,000.

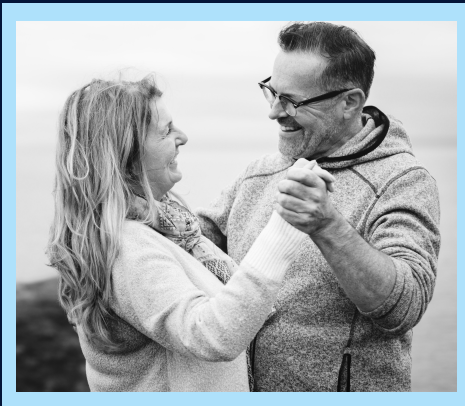


# CASE STUDY

Female | Age 59

Death Benefit: \$200,000

Amount to Seller: \$110,000



In this case, the policy owner was in need of additional funds to help with financial issues that had arisen from an illness. The monthly premiums were starting to seriously affect her budget, and she could no longer justify keeping the policy. A colleague suggested trying to speak with her Kaufman agent to work on a potential solution. Through our partnership with our provider partner and their lapse saver program, she was able to quickly pay the premiums to get the policy current. She received \$110,000 for her policy which she used to help with medical care and family needs.

# Let Kaufman Insurance Handle Your Life Settlement

**90%**

of seniors have stated they would have considered a settlement if they knew the service existed before lapsing their policy.

**76.4 M**

Americans will be of ideal life settlement age before 2020. Resulting in even more client interest in the settlement market than the industry is currently seeing.

**\$112 B**

worth of in-force life insurance is forfeited annually in the U.S., with little or no surrender value.



# Make Life Insurance More Valuable

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