



Are you sitting on a goldmine?





If you own a life insurance policy of \$100,000 or more, you can sell all or part of it for cash—even a term policy. Find out if you're sitting on a goldmine. Call (800) 521-3200.

SELL YOUR LIFE INSURANCE FOR CASH.

Coventry Direct is changing the way people view life insurance. You can sell all or part of a life insurance policy you no longer need for cash. It's called a life settlement.

Life insurance is a valuable asset, but over time, you may find that your life insurance no longer fits your situation.

As circumstances change, your needs may have changed with them. Medical expenses have increased. Premiums are no longer affordable. Children are grown.

The good news is you have the choice to sell your unwanted life insurance and realize more value than a surrender or lapse.

MORE THAN
\$5 BILLION

Coventry has provided more than \$5 billion to policyowners who no longer need their life insurance policy.

**“We are so thankful
that we could sell
our unnecessary
policy and supplement
our retirement fund.”**

William had a \$500,000 life insurance policy to provide income protection for his family. Because his children were now grown with their own families, he no longer needed the coverage. He and his wife received \$110,000. With the proceeds from the sale, they were able to supplement their retirement income and enjoy a family vacation.

Find out if your policy qualifies. Call (800) 521-3200

WHEN SELLING MAKES SENSE.

If you are exploring your options for meeting current and future financial needs, selling your life insurance policy may make sense for you. Here are a few important reasons why you may want to consider a life settlement:

- **Increasing your retirement funds will increase your peace of mind.**

The proceeds from the sale of your policy can help increase your savings and supplement your retirement income.

- **You need help with increasing medical bills or long term care expenses.**

Selling your policy may help cover your immediate financial needs.

- **You have more life insurance than you currently need.**

As your circumstances and need for financial protection change, you may want to reduce the overall insurance you own.

- **Your life insurance policy is too expensive to maintain.**

If your premium payments have continued to increase, your policy may no longer be affordable.

- **You still want to keep a portion of your life insurance but would like to eliminate the premiums.**

You can sell your policy and eliminate costly premium payments, while keeping a portion of your coverage.

“I sold my term policy and received \$59,200 for a policy that otherwise had no value.”

James had purchased a term insurance policy for estate planning needs. Due to changes in his estate, he no longer needed the same level of coverage. James was going to let his policy lapse when he learned he was able to sell it for cash, even though it was a term policy with no cash value. He received \$59,200 for his policy.

VALUE

You might be surprised to learn that in addition to your home, stocks and other valuables, your life insurance is another asset you can sell. With the introduction of life settlements, life insurance policies now have a market value.

In fact, Coventry has provided more than \$5 billion to policyowners for their unneeded policies.

Giving policyowners the option to sell their life insurance enabled them to receive an amount **more than four times greater** than what they would have received had they surrendered their policies to their insurance companies.

— *London Business School Study*

POWER TO THE POLICYOWNER

For years, policyowners who no longer needed their life insurance policy could only surrender it back to the issuing life insurance company. Now you have another choice. Instead of a lapse or surrender, you can sell your policy. Life settlements are providing policyowners with another alternative and increased flexibility to help them meet their financial goals.

“I was relieved I could help cover the rising cost of my cancer treatments and enjoy time with my family.”

Judy was battling bone cancer and her family was struggling financially to keep up with the cost of her treatments. She did a little research and learned about the option to sell her life insurance policy for cash. Judy was able to sell her term life policy and use the cash payment of \$203,000 to pay her medical bills, giving her financial stability during a time when she needed it most.

Find out if your policy qualifies. Call (800) 521-3200

WE CAN HELP.

Coventry Direct can help you determine if your policy qualifies for a life settlement. If you are interested in selling your life insurance policy, here's what you will want to know:

- **Qualify:** You can find out if your policy qualifies by visiting coventrydirect.com or calling (800) 521-3200 to speak with a policy specialist.
- **Document Submission & Review:** We gather information about your policy to determine what you are eligible to receive.
- **Offer & Acceptance:** You can choose from cash, coverage, or a combination of cash and coverage with no future premiums.

85%

More than 85% of all universal life insurance policies never result in a death claim. The policies are surrendered to the insurance company for the cash value, or, even worse, the policy lapses and the policyowner receives nothing at all.

ABOUT COVENTRY

Since 1982, Coventry has been changing the way people think about life insurance. We created the secondary market for life insurance and pioneered life settlements, giving life insurance a fair market value. We coined the term "life settlement", giving consumers a compelling alternative to surrendering their policies or letting them lapse. Our leadership has made secondary market transactions a mainstream financial planning option. Since its founding, Coventry has completed more than \$45 billion in longevity-linked transactions.

A photograph of two men dressed as miners in a dark, rocky tunnel. They are wearing hard hats with headlamps and work clothes. One man has his arm around the other's shoulder. In the background, a small cart filled with gold sits on a track. Several large, industrial-style lamps hang from the ceiling, illuminating the scene. The overall tone is dramatic and emphasizes the value of the gold.

More flexible. More powerful. More valuable.

A life settlement represents more than a way to sell your life insurance policy. It's a way to find value where value didn't exist. Enabling you to uncover significantly more than you would receive from lapsing or surrendering it back to the life insurance company. We are making life insurance more flexible, more powerful, more valuable. It's what we call Redefining Insurance®.

Find out if your policy qualifies. **Call (800) 521-3200**



7111 Valley Green Road • Fort Washington, PA • 19034 • 800.521.3200 • coventrydirect.com

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