FOR FINANCIAL ADVISORS

Simplified Settlement Offers.

A faster path to value for healthy clients with policies they no longer need.

Traditional life settlements require a health decline. Many clients with unwanted policies don't have one — they're simply over-insured. A Simplified Settlement Offer (SSO) is a streamlined alternative: a cash payout above the carrier's surrender value, available to **healthy insureds**, with no medical underwriting and a quote typically within 48 hours.

WHEN TO BRING THIS UP WITH A CLIENT

- Client is age 70+ with a permanent policy and good health, and is considering surrender
- Trust-owned coverage that no longer serves an estate-tax purpose
- Premium has become a budget item the client would rather redirect to retirement income
- Beneficiaries no longer depend on the death benefit
- Client did not qualify for a traditional life settlement because of strong health

FOR YOUR NEXT CLIENT CONVERSATION

Before surrendering this policy, consider one additional step. A Simplified Settlement Offer offer may pay meaningfully more than the carrier's surrender value — in many cases the difference has been significant. It doesn't require a medical exam, just the policy illustration and date of birth, and a quote can typically be returned within 48 hours. There's no obligation; if the offer doesn't beat surrender, the client surrenders. A preliminary review costs nothing and takes very little time.

WHAT HAPPENS WHEN YOU REFER A CASE

1

YOU

Send the in-force illustration and the insured's date of birth to AdvisorServe. That's it.

2

ADVISORSERVE

We submit the policy and obtain a preliminary ECV offer, in some cases, as quickly as 48 hours

3

TOGETHER

We review the offer with you. You and your client decide whether to accept or surrender.

4

ADVISORSERVE

If accepted, we manage closing and proceeds delivery. You stay advisor of record throughout.

QUICK FACTS

INSURED AGE
70+

HEALTH REQUIRED
Healthy OK

QUOTE TURNAROUND
~48 hours

FUNDS RECEIVED
Under 30 days

MIN. FACE VALUE
$250,000

POLICY TYPES
UL, IUL, VUL, GUL, Surv.

MIN. POLICY AGE
5 years

MEDICAL EXAM
Not required

QUESTIONS ON A SPECIFIC CASE?
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For advisor use only. ECV is offered through a third-party provider and is not affiliated with Valmark Financial Group, AdvisorServe, or the issuing carrier. Life settlement transactions involve complex legal, tax, and suitability considerations. Always consult qualified professionals.

HYPOTHETICAL CASE STUDY · FOR ADVISOR USE

Maximizing value before surrender.

How a competitive SSO offer can recover meaningful additional value for healthy clients — illustrated through a hypothetical scenario.

HYPOTHETICAL CLIENT SCENARIO

Consider a hypothetical couple — Jason and Kathy — holding a $2,000,000 universal life policy in a trust, originally purchased for estate-tax planning. As their estate plan evolved, the coverage was no longer needed.

Both were healthy and in their early seventies. They assumed a traditional life settlement wasn't possible — those typically require a health decline — so they were preparing to surrender the policy to the carrier.

Their advisor suggested checking one option first: a Simplified Settlement Offer. No medical exam. No lengthy underwriting. Just a quick assessment based on the policy.

Within 48 hours, Jason and Kathy had an offer of $283,922 — meaningfully above what the carrier was prepared to pay.

This example is illustrative only and does not represent any actual client transaction. Dollar figures are hypothetical and for planning conversation purposes only.

POLICY SNAPSHOT — ILLUSTRATIVE

Policy type	**$2M Universal Life**
Insureds' ages	**73 and 74**
Health	**Healthy, no major impairments**
Cash surrender value	**$255,877**
ECV offer	**$283,922**
Time to quote	**Under 48 hours**

ADDITIONAL VALUE IN THIS SCENARIO

+$28,045

~11% above cash surrender value — illustrative only

WHAT AN ECV OFFER DOES

SIDE-BY-SIDE — HYPOTHETICAL POLICY

Carrier surrender value

$255,877

SSO offer

$283,922

+$28,045 (~11%) more in this hypothetical scenario. Results vary by policy. Each case is unique; past outcomes are not indicative of future results.

HOW THE PROCESS WORKS

1. **SUBMIT THE POLICY**
   Advisor sends the in-force illustration and insured's date of birth — no medical records needed.
2. **RECEIVE AN OFFER**
   An SSO offer is typically returned within 48 hours. Client decides whether to accept, decline, or surrender instead.
3. **CLOSE AND RECEIVE FUNDS**
   If accepted, closing typically completes in under 30 days. AdvisorServe manages the entire process.

There's no obligation — just a quick assessment to make sure surrender is really the best option available.

IMPORTANT CONSIDERATIONS & PROGRAM DISCLOSURES

In a life settlement, the policy owner transfers ownership and beneficiary designations to a third party who receives the death proceeds at the insured's passing — giving the buyer a financial interest in the seller's death. A policy owner should consider the continued need for coverage and less costly alternatives before settling. Selling a policy may affect eligibility for public assistance programs (such as Medicaid) and may have tax consequences. Once transferred, the policy owner has no control over subsequent transfers. Consult a qualified tax advisor regarding taxation of proceeds. **About this case study:** Names changed for confidentiality. This is a hypothetical illustration; it does not represent any actual client transaction. Each client's experience varies; past results are not indicative of future outcomes. The SSO offer figure represents the gross amount; net proceeds are reduced by fees and any related expenses. **About the SSO program:** The Simplified Settlement Offer program is a life settlement offer that does not require medical underwriting. The program is offered through a third-party provider and is not affiliated with Valmark Financial Group, AdvisorServe, or the issuing insurance carrier. Limited ongoing servicing may be required post-sale; the policy will be maintained by the third-party provider, not the original insurer. **Broker-dealer:** Securities offered through Valmark Securities, Inc. Member FINRA/SIPC. Investment Advisory Services offered through Valmark Advisers, Inc., a SEC Registered Investment Advisor. 130 Springside Drive, Suite 300, Akron, Ohio 44333-2431 · 1-800-765-5201. AdvisorServe is a separate entity from Valmark Securities, Inc. and Valmark Advisers, Inc.

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