



When it's about settlements... not compromise.

  
**Genesis**<sup>™</sup>  
*What's your life worth?*<sup>™</sup>



## Why Are You Reading This Brochure?

*The fact that you've received this brochure says more about you than you may know. It says you understand that life's not about the easy way out or simple solutions. It says that while you may appreciate everything you've acquired during your life, you place more value in the incomparable feeling that comes from friends and family.*

*You're one of those rare individuals who understands accountability – that your decisions matter both to you and your loved ones.*

*Most important, you've achieved your success because you allow for every possibility and variable.*

*About the only thing you never allow for is compromise – you don't want to cut back or cut corners. You want your life and lifestyle to be as enriching as possible for you and those around you.*

*And now that you know what this brochure says about you, here's what it says about us...*



## Genesis - When The Focus Is On "Life"... Not "Settlement"

"Life Settlements" have been written up everywhere from business weeklies to lifestyle periodicals. To casual consumers, it represents the kind of "too good to be true" financial vehicle they've spent their whole lives avoiding rather than learning about.

To those with even a slight degree of financial acumen, it represents an opportunity to create a very tangible, and often substantial asset from a "dormant" resource.

To our clients it represents a fusion of both. That's because when you work with us you're getting the invaluable experience of professionals who've been an integral part of the industry almost since its inception. It's also the reason why we're known as the "Life Settlement Company of Choice" for tax, financial, insurance and legal professionals who

pride themselves on protecting their clients' assets while anticipating their needs.

What does that experience ultimately do for you? It provides the peace of mind that comes from knowing you've just made the best choice possible.

That's because at Genesis, our understanding of the category is anything but superficial. The depth and breadth of our knowledge base ensures that once you decide to put us to work for you, the process will be as smooth and rewarding as possible. You won't have to "settle" for anything, and odds are you'll be pleasantly amazed at the level of "new life" we often find in your old policy.

We don't make promises we won't keep or create expectation levels we won't meet – or exceed.



## Genesis - Explaining Options... Exploring Possibilities

Contrary to popular perception, Life Settlements aren't about cookie-cutter solutions or preset formulas. They're about understanding that every client is an individual, each with his or her own needs and expectations.

At Genesis we understand these expectations, and we've built our reputation by offering solutions and service far superior to those offered by high volume, highly impersonal "settlement mills." More than understanding your goals and objectives, we work with you to ensure you understand every part of the process.

In fact, our "hands on" thoroughness and attention to detail actually results in streamlining the process, because we address everything up front. There's no confusion, unanswered questions, or 11th hour surprises.

With us, what we say is what you'll get. And what you'll get is maximum value and satisfaction.



### If You Refuse To Compromise The Potential Of Your Life Settlement, Call Us (877-303-9777)

Odds are the preceding is unlike the promotional messages used by other companies in this field.

That's because we're committed to *being* unlike other companies in this field. In fact, we may not even be the best choice for your unique needs.

The difference is that we'll let you know. When you contact us to arrange for a custom, no obligation consultation, together we'll review your unique circumstances and expectations, then provide you with a "real world" analysis of your options. Given our unique combination of experience and understanding, we often find opportunities and alternatives you never knew existed.

Because at Genesis, settlement and compromise don't HAVE to go together.



## Is A Life Settlement Right For Me?

### The Top 5 Questions Regarding Life Settlements

#### 1. What exactly is a "life settlement?"

*A Life Settlement is the sale of a life insurance policy – usually insuring the life of an individual age 65 or older – to a third party for an amount greater than the cash surrender value. Life settlements allow the owner of a policy to obtain a cash payment while the new owner assumes the rights to the policy. The new owner continues to make the premium payments, and therefore receives the proceeds from the death benefit.*

#### 2. Why would I consider the sale of my term, universal life or whole life insurance policy to a life settlement company?

*Some of the reasons why you might consider selling your life insurance policy include:*

- *The life insurance policy is no longer needed or wanted*
- *The premium payments have become unaffordable*
- *Considering surrender of the policy for cash value*
- *Insured qualifies for a new policy which is more affordable than old policy*
- *The policy was taken out by a business to insure a key employee, and the business no longer needs the coverage it provides*
- *The policy is about to lapse*
- *Change in estate planning needs*
- *Financial circumstances have changed and there is a need for cash now, to cover a major purchase or improve quality of life*
- *Change in life circumstances (such as divorce or death)*

3. How much money will I get if I enter into a life settlement contract?

*The amount of money you receive will depend upon a number of factors, including age and medical condition, type of life insurance policy (e.g., universal life, whole life, term), amount of the death benefit, rating of the issuing insurance company, and the amount of premium necessary to keep the policy in force. If your policy has a cash value upon surrender, the amount you receive should be greater than the cash surrender value of your policy.*

4. How is my privacy protected?

*Any medical or health-related information is protected under federal HIPAA regulations. At Genesis, we've also implemented strict security procedures to ensure all our clients' confidential information stays that way. Regardless, you should make sure that the company you deal with has systems in place to protect your confidentiality.*

5. Are the proceeds of life settlements taxable?

*You should consult your tax advisor or legal professional for additional tax information. While Genesis does not provide tax or legal advice, we will be happy to discuss these issues with your advisor.*

A 75-year-old male with a term life insurance policy taken out many years earlier was now going to allow the policy to lapse. The policy was no longer needed for the family protection it was originally intended for. Instead, he was made aware of the options available through Genesis and was delighted to receive \$98,000.

*75-year-old male:*

- Policy Face Amount - \$550,000
- Cash Surrender Value - \$0
- Genesis Offer - \$98,000

### *Case Study 1*

A policy was no longer required for a 73-year-old female's estate. Rather than turn the policy into the life insurance carrier for a nominal cash surrender amount, her CPA advised a settlement through Genesis and was provided a \$205,000 offer.

*73-year-old female:*

- Policy Face Amount - \$1,000,000
- Cash Surrender Value - \$2,326
- Genesis Offer - \$205,000

### *Case Study 2*

A husband, father of 3, and grandfather of 7 had taken out a policy for asset protection many years earlier. Subsequently, the business and primary residence were sold and the client was now over-insured. Genesis procured an offer of \$1,210,000 and part of the proceeds was used to start a college tuition fund for the grandchildren.

*81-year-old male:*

- Policy Face Amount - \$5,000,000
- Cash Surrender Amount - \$0
- Genesis Offer - \$1,210,000

### *Case Study 3*



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