

EXECUTIVE SUMMARY

LIFECASH® AND THE AGENT OR BROKER

LIFECASH® - THE SERVICE

- LifeCash®
 - A service for liquidating life insurance face value into cash – a Life Settlement Transaction.
 - Individuals have the opportunity to sell their existing policies for a percentage of the net face value.
 - For Whole Life Policies, the sales value or purchase price will be higher in amount than the Cash Surrender Value.
 - For Term Policies, offers are based on a percentage of the net face value.
- Viatical Settlements versus LifeCash®
 - Viatical Settlements – where the insured has a maximum life expectancy of 2 years due to terminal or chronic illness.
 - LifeCash® - where the insured has a maximum life expectancy of up to 12 years and no less than 2 years, and, where Policies are deemed to be unnecessary or unwanted and as a result these Policies would be lapsed or cancelled anyway.
- LifeCash® is **NOT** a Viatical Settlement.
- LifeCash® is **NOT** a Security.
- The basis for this option where existing policies become unnecessary or unwanted are:
 - A change in circumstances of the individual and/or corporation, or,
 - Updating of Financial Plans in respect to Business; Estates; Individual.
- The money received by the client can be used for any purpose, including reinvestment in other financial resources that better suit current needs.
- In summary the transaction includes the following components:
 - Seller - the Policyowner.
 - Buyer – the Buyer becomes the Owner, Beneficiary and Premium Payer.
 - Broker – the Mediator for marketing the concept and closing the sale.

GOALS OF LIFECASH®

- Deliver a Check to the Client for the sale of an unwanted or unnecessary Policy.
- Increase your skills as a Wealth Transfer Strategist.
- Increase the flow of Referrals to you.
- Increase your income stream.
- Further developing relationships to a new level.

LIFECASH® – FIVE WINNING WAYS OF MAKING MONEY!

- Compensation on sale of the policy:
 - Compensation to Producers is based on a percentage of Face Value. Higher compensation is attainable based on Production and dependent on the funder/provider compensation structure.
 - If an Agent is precluded from receiving compensation from this transaction, then this concept is still a profitable option as there are four more ways of making money!
- Renewal income stream continuation on the old policy.
- Term conversion - this may be required by the purchaser of the policy.
- New business opportunities - life policies; annuities; investments; long term care; Professional Fees for Estate, Financial, Tax or Business Planning etc..!
- Clients want to refer people to you!
- LifeCash® is a very lucrative transaction especially as the population continues to age.
- **A policy of full disclosure is followed in respect to Offers and Compensation to the Agent/Broker. We will disclose the gross offer from the Purchaser or Funder, and, total Compensation, and, the net offer to the seller.**

LIFECASH® - PROFESSIONAL BENEFITS

- Simple concept to communicate to clients and professionals.
- Does not take a lot of time out of one's normal business.
- Does not detract from one's present business.
- Easy implementation – marketing, case submission and closing.
- Minimum time for profit return.
- Adds value to clients and professionals.
- Satisfied clients.
- Promoting professional image.
- Promoting excellence in service.
- Promoting credibility before Clients and Professionals.
- Referrals are easier to procure as compared to the traditional insurance product pitch.

WHAT TO LOOK FOR?

- Policy Size - \$250,000 +
- Policy Type - Any type of Policy is applicable with the exception of Whole Life.
- Policy Ownership – All are applicable.
- Life Expectancy - Up to 12 years. Age range include: Male – 75+, and, Female – 78+

TARGET MARKET

- Financial Planning Opportunities - Changes as a result of Personal, Business and Estate Planning.
- Individual and Group Changes - possible lapses and cancellations.
- Business Changes - possible lapses and cancellations.
- Centers of influence - other professionals e.g. Attorneys, CPA's, Financial Planners. This is an **excellent referral source** especially when one does not have potential prospects in their own client database.
- Non Profit Entities - Universities, Charities, Foundations etc.
- Financial Sector - Trust Departments, Private Banking, Stockbrokers, Registered Investment Advisors.
- The key word is CHANGE –
 - where the original intent for getting the policy has **changed** and/or
 - where the policy is no longer necessary nor wanted due to **change** in circumstances and/or
 - where there is a **change** due to updating of a Financial Plan.

HOW TO SUBMIT A CASE?

- If you are not sure as to whether you have a Case or not, complete the **Case Qualification Form** and we will get back to you with feedback
- If you are sure that you have a Case that fits the parameters of LifeCash® then complete the **Case Submission Forms** and have them signed by the Insured and Policy Owner, and, submitted with the other requirements as per the Checklist on the cover page of the Forms.

YOUR MARKETING PARTNER - **Wealth Increase Network, L.P.** (WIN)

Purpose

- WIN has been established solely to promote LifeCash®, and, without the distraction of retail and/or wholesale insurance business drawing on years of successful insurance experience from England and the USA.
- WIN's purpose is to market LifeCash® through a network of Agents both Individual and Corporate.

Function

- **Master Agent** - We have been appointed as the Master Agent for the USA by a US based Corporation who purchases life policies.
- **Master Broker** – We also have access to every major funder/provider who purchases policies in the USA thus bringing to you offers from the highest bidder for your Client's policies.
 - WIN's Multi Buyer Advantage provides great opportunity to procure the best offer for policy owners, and, to procure an offer per se for harder cases.
 - WIN has leveraging benefits with funder/providers due to multi case submissions.

Service and Support

- WIN provides full time field, marketing and administrative support for its agents.
- WIN is not involved with the two main issues raised by recent negative press:
 - WIN does not deal with "Wet Ink" or "Wet Paper" transactions - insurable interest issue.
 - WIN does not need or solicit "investors" including "private investors" - securities issue.
- WIN can implement systems to ensure that the highest offer is procured, these include:
 - Independent Life Expectancy Studies that are used in negotiating offers.
 - Product Design - Policy illustrations may not meet the expectation of the Purchaser/Funder, we have access to Product Design experts to help in this regard, e.g. Whole Life Policies where we want to see the Policy at zero cash value at a certain year but the carrier can not illustrate as per our requirements.
 - Settlement Offer Model which is used to check the logic of an offer – does the offer make sense?

Goal

WIN's goal is to enhance and add value to the relationship between the Professional Advisor and the client with the result of increased referrals to the Professional Advisor and economic benefit to all parties in the transaction. Professional Advisors include: Agents, Brokers, Attorneys, CPA, Trust Officer, CFP, RIA etc

LIFECASH® SERVICE – EDUCATION TOOLS FOR PROSPERITY:

- **Web Site** - www.winlp.com - a wealth of information, including free downloads, to work this lucrative market!
- **Mail or Fedex** - A Sales & Marketing package for private meeting and seminar use is available!

FOR FURTHER INFORMATION PLEASE CONTACT:

Wealth Increase Network, L.P.

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