

LIFECASH® AND THE CLIENT

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.
- 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.

LIFECASH® BENEFITS

- Create current liquidity from an otherwise dormant asset.
- Provide funds that can be reinvested in other financial resources.
- Capitalize on current investment opportunities.
- Eliminate costly premium payments on a policy that is no longer wanted or needed.
- Allow clients to receive more than the cash value of a policy.
- Create a tax efficient solution.
- Facilitate the transfer of assets to family members and future generations.
- Fund the purchase of a survivorship policy.
- Fund a deferred compensation program.
- Buy back stock from a partner or a stockholder.
- Purchase additional securities, mutual funds or annuities as long term investments.
- Fund the purchase of long term care insurance or other asset protection tools.
- Fund a charitable gift, charitable lead trust, charitable remainder trust or gift annuity.

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

- Personal Changes.
- Business Changes.
- Estate Planning Changes.
- 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 **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?

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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