

Important News for Life Insurance Owners!

Your life policy may be
worth *more* than you think.



Call for your **FREE** Policy Appraisal if you:

- Own a Term, Universal, Whole or Survivorship life policy.
- Have a policy with a face value of \$250,000 or more.
- No longer want — or can afford — your policy.

Do you know the fair market value of your life insurance policy? You should—because more than 20% of those age 65 or older's life policies are worth many times more than the cash surrender value.

In a recent case, a 77-year-old man had his policy appraised for \$740,000.00 — four times its cash surrender value!

That's why you're urged to get your policy appraised. It's quick and easy. There's no risk or obligation.

Best of all, it's **FREE**.

The National Association of Insurance Commissioners estimates that in 1996 nearly \$1.5 trillion face amount of life insurance expired, lapsed or was cancelled by policyholders*.

Don't let that happen to you. Get the facts. Because what you don't know could cost you.

FREE POLICY APPRAISAL
(XXX) XXX-XXXX

*Feb '05 issue of *California Broker*, "The Life Settlement Broker: An Independent Player in the Life Settlement Supply Chain."