

SUCCESS STORY

Meet Herb and Toby: COVID-19 ripple effect caused reductions in cash flow.

Herb and Toby were seeing the detrimental effect of an underfunded policy, increased longevity, and rising premiums all compounded by a pandemic restricting their already limited cash flow. Their adult children urged them to have their policy appraised, resulting in a cash payment that will help them fund their livelihood for years to come.



Male, Age 77 and Female, Age 76



\$500K, Survivorship Universal Life



Cash Surrender Value = \$12K



Life Settlement Value = \$95K (14 bids)

[Download our Policy Value Quiz](#)

Ashar Group is a licensed life settlement broker that acts as a fiduciary to protect the best interests of policy owners in the life settlement process by creating a competitive auction to deliver the best value to the seller. Ashar is an independent seller's representative and does not sell life insurance, manage assets, or purchase policies.



def: (ash-er) "do what is right and you will be blessed"

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