

SUCCESS STORY

Meet James: He sold his business, and his policy was no longer needed.

Company-owned key man policy on a retiring business owner. Due to the costly conversion premium, the company planned to lapse the policy. The retiring business owner negotiated for the policy ownership to be transferred to him. Afterward, his advisor suggested he have his life insurance policy asset appraised for secondary market value.



Male, Age 75



\$5M, 20-year Convertible Term



Cash Surrender Value = \$0

BID!

Life Settlement Value = \$750K (18 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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