

## SUCCESS STORY

### Meet Judy: Her policy was no longer needed for estate planning purposes.

The 2017 Tax Cuts and Jobs Act meant Judy no longer needed all the life insurance she'd put in place years ago. Her estate planning attorney requested an appraisal for secondary market value. Through the appraisal process, they opted to sell one of the policies and create enough liquidity to fund the other policies for years, allowing her to fund her own caregiving and lifestyle needs.



**Female, Age 88**



**\$10M Survivorship UL – One Deceased**



**Cash Surrender Value = \$185K**



**Life Settlement Value = \$3.25M (30 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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