



**Creating New Revenue Opportunities
for Your Agency
With Life Settlements**

Building Your Agency

Insurance professionals are always looking for ways to find new sources of revenue. Life settlements are the solution.

Are you searching for ways to increase your competitive edge, build market share and create new sustainable revenue sources? The insurance industry, its agents/brokers, Independent Marketing Organizations and Brokerage General Agencies are moving into life settlements as a way to impact the bottom line while also providing a valuable service to their customers.

Life settlements allow policy sellers to maximize the value of their existing life insurance by selling unwanted insurance in the secondary market. Many firms are sitting back to watch how this secondary market develops. This is a mistake and by doing so, those firms will potentially miss out on tremendous opportunity and growth.

You almost certainly have clients who would benefit from a life settlement. Simply put, life settlement knowledge and the ability to provide intelligent, informed advice on this topic is essential. You have a responsibility to your clients to enter the secondary market for life insurance. If you do not, your competitors will... and your clients will go with them.

Peachtree Life Settlements is best equipped to help you enter this marketplace. Our team of life settlement experts will provide your business and your clients with the most up-to-date and innovative specialty finance solutions in the market today. We measure up to the highest standards and we deliver. By providing timely service, prompt processing and regulatory compliance, Peachtree Life Settlements is a leader in the field.

A New Source of Revenue

How often are you presented with an opportunity to profit from an industry as it reinvents itself? The life settlement industry is the fastest growing segment of the traditional life insurance market because:

- ◀ The population is aging and many people have excess insurance.
- ◀ Cash surrender values are not set efficiently and do not represent the market value of the policy.
- ◀ Life settlements provide a better alternative for customers and agents as both benefit from the transaction.
- ◀ Your existing clients generate new sources of revenue while you are helping them in the process.

Cross-Selling Opportunities

According to statistics released by an industry trade group, nearly half of all life settlement transactions result in the purchase of new insurance products¹. Thus, you help your client realize the value of their existing asset and you can assist them in obtaining a new one - an asset more appropriate for their current circumstances.

1 - Source: White Paper, "Cashing in on Unneeded Life Insurance policies" (2006), by Life Insurance Settlement Association Marketing Committee

No Market Barriers for You

Most new business development requires a lot of time and capital before it produces returns. Not life settlements. Life settlements can be an immediate addition to your suite of services and requires virtually no commitment of capital. You can start earning real income and see immediate returns from day one. Presenting life settlements to your clients enhances your existing relationships and coincides with your existing efforts to offer a variety of product solutions to meet your clients' ever-changing financial needs.

A Secure, Regulated Industry

The life settlement market has become a much more secure and regulated industry over the last several years. These regulations exist to protect your clients from unscrupulous practices and to protect you from claims of impropriety. Industry leaders, like Peachtree Life Settlements, have been at the forefront of these legislative and regulatory developments. Peachtree has the expertise and experience to facilitate fast, compliant and secure life settlement transactions.

The life settlement market offers you the opportunity to gain a competitive edge, diversify your business, and increase your revenue today.

Peachtree Life Settlements Has the Credentials

- ◀ We are one of the industry's top life settlement providers.
- ◀ We have met the necessary regulatory requirements and are able to purchase life insurance policies in most states.
- ◀ Peachtree is dedicated to sound business practices and regulatory compliance.
- ◀ Legal and regulatory compliance reviews are conducted on every transaction.
- ◀ Peachtree verifies that all parties are properly licensed.

What a Partnership with Peachtree Can Do for You

As a participant in the insurance or financial services industry, your knowledge of insurance and investment products is critical to your success. Your network of agents and advisors rely on you for quality, impartial advice as well as access to the latest products and services. Help your agents and advisors help their clients by providing access and expertise in the life settlement market. Peachtree makes this easy to do and profitable too.

Contact Peachtree Life Settlements today for further details on how to build YOUR Life Settlement practice at

1.866.864.6886 or visit us on the web at www.PeachtreeLifeSettlements.com



Looking to
increase your REVENUE?
Peachtree
Life Settlements
is your solution!

...with Peachtree

Why Peachtree Life Settlements?

Peachtree Life Settlements is an acknowledged leader and pioneer in the life settlement industry. Peachtree has unmatched industry knowledge and experience. As one of the nation's largest life settlement providers, we have purchased, and currently service, over \$2 billion in policy benefits². We are renowned for our efficiency, integrity, innovation and dedication to excellence. Peachtree is committed to developing a broad range of educational programs and materials to help consumers and financial professionals understand the secondary market for life insurance.




Our Mission: To become the largest life settlement company in the U.S. while adhering to the highest ethical and regulatory standards.

We will accomplish our mission by:

- ◀ Having access to the capital markets to help ensure a consistent supply of competitive financing.
- ◀ Identifying and building relationships with intermediaries who facilitate the sale of qualified life insurance policies.
- ◀ Presenting new opportunities for consumers and their financial professionals to participate in the life settlement market.
- ◀ Using our expertise and experience in specialty finance to continue developing innovative solutions.
- ◀ Ensuring our in-house compliance and legal professionals work actively with state regulators to educate, promote, and establish model practices.

How Life Settlements Can Help Your Agency Grow

The hypothetical illustrations below show the potential effects of adding life settlements to your stable of financial products over a three year period. In each of these illustrations the advisors in the agency have an average of 250 clients and receive an 80/20 payout.

| | | | |
|--|--|--|--|
|  | Agency A has 12 Advisors and currently generates gross commissions of \$1,500,000. | | |
| Agency A Small Size Agency | Year 1 | Year 2 | Year 3 |
| | 2 Advisors complete 2 settlements each with an average \$1.5 million NDB | 3 Advisors complete 3 settlements each with an average \$1.5 million NDB | 4 Advisors complete 4 settlements each with an average \$1.5 million NDB |
| | Total NDB \$6,000,000 5% commission rate equals \$300,000 total commission | Total NDB \$13,500,000 5% commission rate equals \$675,000 total commission | Total NDB \$24,000,000 5% commission rate equals \$1,200,000 total commission |
| | Advisors' commission \$240,000 Agency commission \$60,000 Revenue increase to Agency 20% | Advisors' commission \$540,000 Agency commission \$135,000 Revenue increase to Agency 45% | Advisors' commission \$960,000 Agency commission \$240,000 Revenue increase to Agency 80% |
|  | Agency B has 36 advisors and currently generates gross commissions of \$4,500,000. | | |
| Agency B Medium Size Agency | Year 1 | Year 2 | Year 3 |
| | 6 Advisors complete 2 settlements each with an average \$1.5 million NDB | 9 Advisors complete 3 settlements each with an average \$1.5 million NDB | 12 Advisors complete 4 settlements each with an average \$1.5 million NDB |
| | Total NDB \$18,000,000 5% commission rate equals \$900,000 total commission | Total NDB \$40,500,000 5% commission rate equals \$2,025,000 total commission | Total NDB \$72,000,000 5% commission rate equals \$3,600,000 total commission |
| | Advisors' commission \$720,000 Agency commission \$180,000 Revenue increase to Agency 20% | Advisors' commission \$1,620,000 Agency commission \$405,000 Revenue increase to Agency 45% | Advisors' commission \$2,880,000 Agency commission \$720,000 Revenue increase to Agency 80% |
|  | Agency C has 100 advisors and currently generates gross commissions of \$12,500,000. | | |
| Agency C Large Size Agency | Year 1 | Year 2 | Year 3 |
| | 17 Advisors complete 2 settlements each with an average \$1.5 million NDB | 25 Advisors complete 3 settlements each with an average \$1.5 million NDB | 37 Advisors complete 4 settlements each with an average \$1.5 million NDB |
| | Total NDB \$51,000,000 5% commission rate equals \$2,550,000 total commission | Total NDB \$112,500,000 5% commission rate equals \$5,625,000 total commission | Total NDB \$222,000,000 5% commission rate equals \$11,100,000 total commission |
| | Advisors' commission \$2,040,000 Agency commission \$510,000 Revenue increase to Agency 20% | Advisors' commission \$4,500,000 Agency commission \$1,125,000 Revenue increase to Agency 45% | Advisors' commission \$8,880,000 Agency commission \$2,220,000 Revenue increase to Agency 80% |

What other business requires no initial investment, works with existing clients, only requires a 17% initial advisor participation rate AND has the potential to nearly double your agency revenue in 3 years?

Open the door to life settlements
today with Peachtree.



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www.PeachtreeLifeSettlements.com

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