



Windsor

Life Settlements LLC

To Whom This May Concern,

It took a while to experience a bit of life after my settlement to make some real life observations. Let's look at my situation.

First, I found myself in an unenviable category of insurance policy holders. I had a term life insurance policy expiring in a few months and was told at that time I would need a liver transplant to survive. And survival was no sure thing and a dangerous transplant was my only option.

I had several major issues to tackle with our existing "wealth" in order to get my "affairs in order". We needed to totally rearrange the risk portion of our finances to result in a plain vanilla portfolio that would assure a lifetime cash flow for my wife.

On the other hand, we had to establish a cash reserve for unforeseen medical expenses that could be catastrophic and wipe out any or all of the future cash flow we established for my wife.

I needed to make a fairly substantial investment in remodeling our house to be in tip top move-in condition. This was an ongoing project that I did as a sort of hobby. I had the required skills for the project but now I was no longer physically up to the task.

In spite of our best intentions to prepare for the worst we were standing in front of a mountain of issues that would have been almost insurmountable even in my prime.

Then, I noticed that my term policy had an option to purchase a variable whole life policy with the same face amount and most importantly with NO physical exam to qualify for coverage. At this point, I realized I didn't have to be a passive victim of my malady. I could try to cobble together an acceptable quality of life for myself and my immediate family.

After some research on the subject and consultation with my wife, we surmised that a life settlement may solve our particular issues. With one grown child it was now up to us how we wanted to go forward.



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We realized that if I contracted for the new insurance policy with my existing insurance carrier we could sell that policy for cash to a firm that specialized in life settlements. Of course we would receive a discounted amount of the face value, but at some level that would be perfectly acceptable if it addressed our other issues mentioned above.

It turned out it was much more than that. Again, given the right settlement terms we would avoid just getting by in the short term and having my wife walk out of my funeral with limited funds and a house to fix and bills to pay.

Well, we received an acceptable offer for my policy. I contracted for it and sold it and received the cash all within about six weeks.

Guess what?

As I write this, the contractors are remodeling the house which will add value and insure a quicker sale. Meanwhile, I was able to set up a great income stream for my wife in the future and we have a reserve for medical expenses.

But most important of all I became one of the lucky few guys who got permission to establish a "bucket" list. How does a showroom quality 1995 Jaguar XJS convertible sound? I can't be far from the hospital in case I get the call that an organ is available. But we live near the shore, New York City, and the mountains. All within range and great for a two seat touring car day trip with a picnic basket in the boot. Still more to come on the list!

But, you *can* have it now. You can get over the mountain of worries; you can live a whole worry free life. I swear as observed by my wife, that my whole demeanor has changed. My doctors on the transplant team say my monthly test results have improved and overall I appear better than I did a few months ago. The demon is still there but I now have a huge amount of good days over bad days.



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Believe it or not, upon learning of my life settlement some close family members accused me of being unethical, and that buying and selling one's demise was both socially and morally unacceptable. Amazing, the ignorance. How about the government taxing the proceeds from a settlement based on my demise? Ethical?

This industry has a long way to go with more awareness and I think it needs a better approach than "It's my money and I want it now". That sounds like a \$15/hour wage protest.

My advice: Ask your financial advisor if a life settlement might be right for you. If they don't know what you are talking about, fire them on the spot. Tell them that your life insurance policy can actually be the most valuable asset you own.

Thanks again,

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