

## Ashar Group | Mercer EPC 2020 Timed Outline – One Hour

**Title:** Life Settlement Solutions for Liquidity Needs Created by Covid-19

**Description:** COVID-19 has created a need for liquidity for many your clients:

- Business owners are trying to make it through the pandemic and keep their businesses intact.
- Individuals have lost their jobs and are struggling to meet financial obligations.
- Adult children are looking for ways to help fund caregiving needs for their parents.
- Retirees are outliving their planning projections and fear running out of money.
- Charities are struggling for donations and open to new ideas
- Many Universal Life policy owners are surrendering their policies because of premium increases.
- Clients are putting off planning until COVID-19 passes.

If you have stalled relationships and looking for new ways to engage them, change the conversation. We will show you through use of multiple case studies how the policy appraisal discussions open doors to not only life settlements, but to other related revenue opportunities in your practice area. The same processes can be used to develop new relationships and centers of influence.

### Timed Outline:

- **Introduction – 2 minutes**
  - Content and focus of this webinar
  - About Ashar Group
- **COVID-19 – 10 minutes**
  - How COVID-19 increased the need for liquidity
  - Case example: COVID-19 Induced Bankruptcy Averted by a Life Settlement
  - Case example: COVID-19 In the Nursing Home
- **Life Settlements Today – 6 minutes**
  - Life Insurance is an asset that has a market value
  - Life settlement regulation
  - Life settlement market overview
- **Reasons why policy owners choose to sell their life insurance – 5 minutes**
  - Seniors in financial transition
  - Underfunded life insurance policies
  - Liquidity needs
  - Advanced planning solutions
  - Case example: Financial Planning
- **Who qualifies for a life settlement? – 5 minutes**

- Most prevalent policy types settled
  - Age demographics of policies settled
- **Life settlement revenue rulings affecting policy owners/sellers – 5 minutes**
  - Revenue Ruling 2009-13
  - Revised rulings from in the 2017 Tax Cuts and Jobs Act (TCJA)
- **Independent Representation – Policy owner/seller advocacy – 7 minutes**
  - Who represents whom?
  - Independent policy auction
  - Case example: Underfunded Policy in an ILIT
  - Policy auction bidding grid
- **More case examples – 5 minutes**
  - Case example: College Sells Donated Policy
  - Case example: Wealth Management – Policy Sale Increase AUM
- **Life Settlement Guidance for Financial Representatives and Fiduciaries – 5 minutes**
  - Important steps planners can take to expedite the life settlement process
  - Life settlement best practices
  - Life settlement practice tips
- **Q&A – 10 minutes**