



YOU MAY ALREADY OWN A VALUABLE ASSET AND NOT EVEN KNOW IT

Sometimes it's easy to forget that your life insurance policy is an asset you own, not just an obligation to make premium payments. And like all assets, it has value today, as well as value at the time of the insured's death. Tapping the value of your insurance policy now, instead of in the future, is known as a life settlement transaction.

One of the primary benefits of a life settlement transaction is the value that policy owners can realize. Specifically, in most instances, a policy holder can sell their life insurance for much more than the cash surrender value.

Life settlement transactions are not for everyone, but they can make sense in a variety of circumstances. The following are some reasons why you may want to consider selling your life insurance policy:

- You can't afford or don't want to continue paying life insurance premiums
- You no longer need or want your life insurance policy
- You have changing financial needs or family circumstances, and need cash
- You have experienced the death of a spouse or beneficiary

THE VAST MAJORITY OF LIFE INSURANCE POLICIES NEVER PAY A DEATH BENEFIT

Many Americans don't realize that their life insurance policies are viable assets that can be sold for cash. In fact, 88% of all universal life policies never pay a death benefit.[†] This occurs because people surrender their policies to the insurance companies for minimal cash values – or worse – their policies lapse, generating zero value except for the insurance companies that issued them.

We believe you should be able to access, not just the surrender value, but the market value locked in your policy, which in most cases is a higher amount than the surrender value.

[†]Time Magazine, 10/22/06

Call today to discuss your options.

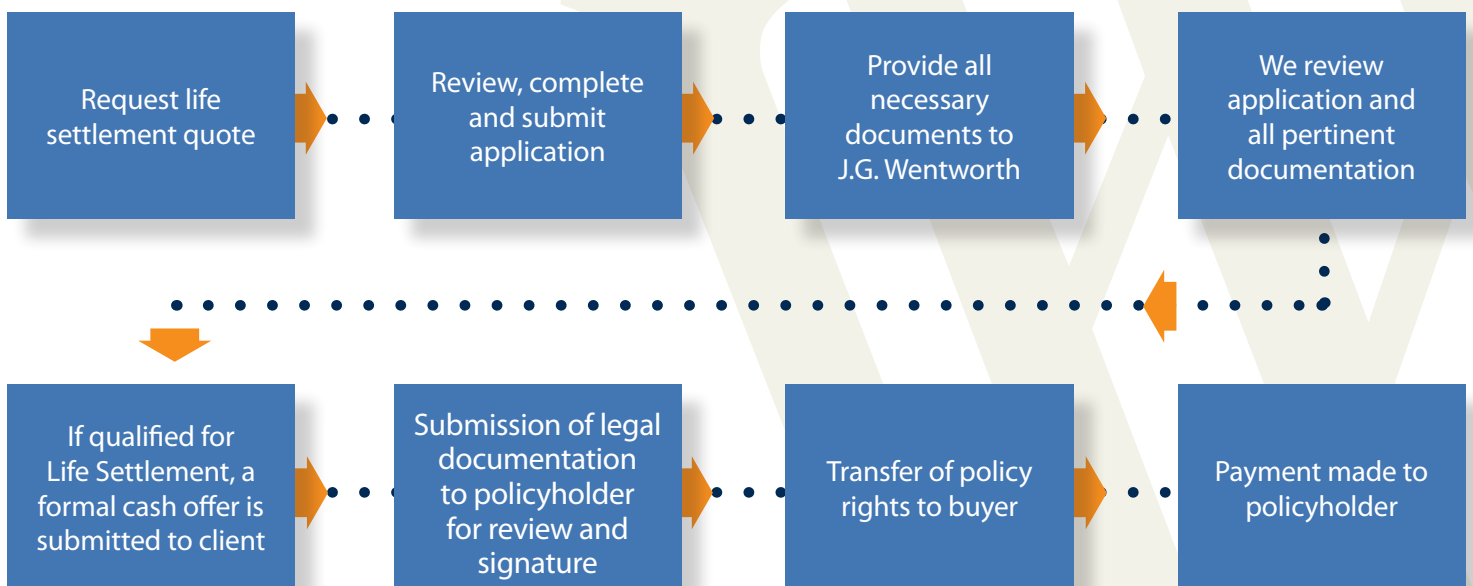
IS A LIFE SETTLEMENT TRANSACTION RIGHT FOR ME?



It may be. If any of the following circumstances sound like yours, a life settlement transaction may be right for you:

- You are 65 years of age or older
- Your policy is lapsing or being surrendered
- Your premiums have become unaffordable
- You need funds to pay for long-term care or health care costs
- Financial hardships are present
- You need new life insurance, annuities or long-term care
- You have outlived the beneficiaries
- There is an estate tax change
- There is a change in your health
- There is a liquidation of assets due to bankruptcy

Life Settlement Transaction Process



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PROFILE IN VALUE



It wasn't supposed to be this way Bill, age 72, thought.

According to the plan, Jeannie and Bill would gracefully enter their later years. He would probably die first – at least statistically that was the likelihood. His \$2 million life insurance policy would make sure Jeannie was set for life. Ultimately the kids would inherit the estate and would enjoy the kind of financial cushion that would see them through life's ups and downs.

But cancer took Jeannie unexpectedly, and her insurance combined with his pension and social security gave Bill all the income and financial security he needed. What good was his life insurance policy, especially when his kids needed the money now. His daughter was expanding her restaurant and looking for investors, while his son had a special needs child who required expensive care that was straining his young family's resources.

So after learning of the services J.G. Wentworth offered from a TV advertisement, Bill was delighted to learn that he could sell his life insurance policy for cash. And with no brokers or middlemen involved, Bill could rest assured that he was getting the best price the market could offer.

The transaction went smoother than Bill imagined. "I thought insurance was inflexible," Bill said, "But being able to sell the policy when I needed cash made it work for me." Not only did he gain the satisfaction of seeing his grandson get the best possible day care, but he also became a minority investor in the city's hottest new restaurant.

* The above Profile in Value is a dramatization only.

"J.G. Wentworth helped me sell the policy when I needed cash, and that worked for me."

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FREQUENTLY ASKED QUESTIONS

WHAT IS A LIFE SETTLEMENT?

It's a lump sum of cash paid to the owner of a life insurance policy. While the policyholder gets cash today, the buyer pays the remaining premiums and gets the life insurance benefit.

WHY NOT SIMPLY SURRENDER THE POLICY TO THE INSURANCE COMPANY THAT ISSUED IT?

You can, but by selling your life insurance policy in the secondary market, you can generally do much better. We believe you should be able to access not just the surrender value, but the market value locked in your policy, which in most cases is a higher amount than the surrender value.

WILL I NEED TO PROVIDE MEDICAL INFORMATION TO SELL MY POLICY?

The insured individual may need to provide detailed information about their medical history so the life settlement purchaser can make the most accurate assessment possible about the value of the life insurance policy you own.

WILL YOU KEEP MY PERSONAL INFORMATION SECURE?

Yes. J.G. Wentworth Life Settlements takes your privacy seriously. You can see our privacy policy at www.jgwentworth.com/legal/privacypolicy.aspx.

ARE THERE ANY APPLICATION FEES, MEDICAL EXAMS OR OTHER COSTS?

No. J.G. Wentworth Life Settlements does not charge application fees and typically bears all costs of purchasing your life insurance policy. In addition, no medical exams are necessary.

ABOUT J.G. WENTWORTH

For more than 15 years, the J.G. Wentworth family of companies has been providing cash to owners of insurance products.

J.G. Wentworth, LLC, parent company of J.G. Wentworth Life Settlements, LLC, is the largest and most respected specialty finance firm of its kind. Institutional investors on Wall Street know us because they buy our annuity backed bonds which have consistently earned Standard & Poor's highest rating, AAA.

But our customers know J.G. Wentworth because of the flexible funding programs we tailor to their exact requirements. They know our rapid service and financial strength means they will get the very best when they need to sell their insurance products for cash.

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