



LIFE INSURANCE SETTLEMENT

Hi, my name is Anne. Most people look back fondly on their high school sweethearts. All I have to do is look across the table at mine at dinner, every night. Roger and I met in high school and we've been married forty-seven years. But last year, Roger suffered a stroke and I began to wonder if life would ever be the same again. His treatment and medications quickly exceeded our Medicare coverage. The bills piled higher and higher and so did my stress levels. Our retirement savings dwindled quickly and I was worried that we might even lose our home. Our financial advisor looked at all of our assets, some stocks and bonds, equity in our house and then we stumbled onto something that we didn't even know had value. He said that an old life insurance policy that I had purchased years ago might be able to be sold for more than the cash surrender value built up in the policy. Now, I don't mind telling you, the idea of selling my life insurance policy was a little strange at first but I tried to stay open-minded. I did my homework and I came across the website for the Life Insurance Settlement Association, a nonprofit group that educates seniors like us about options that we have if we decide we no longer want or need a life insurance policy. Not only did the website answer my questions, but also referred me and my financial advisor to one of their members to help us determine if a life settlement was the right plan for us. The life settlement literally changed everything for Roger and me. We used the cash to completely pay off all the outstanding medical bills and even had some left over to set aside for future costs for his care and medications. Things aren't as bad as we thought they'd be but it's taken a lot of hard work for us to find our way. We have a lot less stress over our health care bills and we're able to enjoy our retirement again. If you are struggling financially and have a life insurance policy you feel you no longer need or can afford, you are not alone. Learn about your options at www-w-dot-lisa-dot-org and discover a new hope for retirement.