

Policy Valuation

Can we help you sell your policy?

John Smith

Gender: Male

Current Age: 80 years

Smoking Status: Non-smoking

Current Health: Healthy

Whole Life

Carrier: Merrill Lynch Life ...

Issue class: Standard

Face amount: \$1,000,000

Product name: Unknown

\$(17k)

Estimated policy offer

-2%

of face value in cash

Detailed Valuation by Health Status as of July 30th, 2023

Health Status	Policy Value Estimate	Life Expectancy
Healthy	\$0 - \$33k	146 months
Slightly impaired	\$18k - \$118k	124 months
Moderately impaired	\$79k - \$179k	111 months
Significantly impaired	\$164k - \$264k	94 months
Severely impaired	\$250k - \$350k	79 months
Terminal conditions	\$471k - \$571k	48 months

Settlement Comparison Calculator as of July 30th, 2023

Future Value of Reinvested Life Settlement¹

Net offer	\$(13,847)
Tax on offer over basis	\$0
Investable proceeds	\$(13,847)
Investable premiums	\$633,774
Earnings on invested settlement	\$(17,693)
Earnings on invested premiums	\$317,060
Tax on investment income	\$(59,873)

Future value of reinvested life settlement **\$859,420**

Future Value of Death Benefit

Death benefit	\$1,000,000
Additional premiums	\$(633,774)

Future value of death benefit **\$366,226**

With access the largest brokerage network, Harbor Life Settlements will not only buy your policy quickly but also maximize its cash value. This helps you make the most out of your retirement without having to maintain a policy.

• Faster Buyout • Highest Cash Payouts • Cutting-edge Tools • Full Support •

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1. Assumes a capital gains tax rate of 20% and a return on invested proceeds of 6% per annum.