

Is your Life Insurance Policy still Working for You?

“How Seniors 65 and over Can Turn an Unused Life
Insurance Policy into **Real Cash.**”



About the Author

Robert Stolack

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Robert Stolack is a seasoned Life Settlement Specialist with over 29 years of experience in the insurance industry. Originally from Brooklyn, New York, Robert has called South Florida home for the past 40 years. His career began with a strong foundation in Life Insurance, Annuities, and Long-Term Care. Over time, his focus evolved to Life Settlements—a powerful yet often overlooked financial solution that allows seniors to tap into the true value of their life insurance policies.

Robert's dedication to serving the senior community has helped countless clients unlock new opportunities in retirement. His passion stems from seeing firsthand how life settlements can transform lives, offering financial freedom and dignity when it's needed most.

With a deep understanding of this “hidden asset,” Robert brings compassion, integrity, and real-world insight to his work—empowering seniors to make informed decisions and benefit from what they've already invested in.





1

Turn your Policy into Cash

INTRODUCTION

What is a Life Settlement?

A life settlement is a financial transaction where you sell your existing life insurance policy to a licensed third party for more than its cash surrender value. The buyer assumes responsibility for future premiums and receives the death benefit when the policy matures.

This option can be particularly beneficial if:

- **Premiums have become unaffordable**
- **The policy is no longer needed**
- **You require funds for healthcare, living expenses, or other needs**

“A life settlement is a Win/Win—Real Value, Real Freedom, while you're still here to enjoy it.” – Robert Stolack



Have you Outgrown your Life Insurance Policy?

If your life insurance no longer fits your needs, is too expensive, or isn't needed anymore — don't cancel it or let it lapse. You may be sitting on a hidden asset.

A **Life Settlement** allows you to **sell your existing life insurance** policy to a licensed third party for a **lump sum Cash Payout** — often **far more** than the surrender value.



Quick Fact: Most people receive **up to 8x more** than what their insurance company offers if they surrender the policy.

2025 Statistics – The Hidden Value in Policies

- In 2025, **over \$124 billion** in life insurance was **lapsed or surrendered** by seniors over age 65.
- 90% of seniors surveyed said they wish they had known about Life Settlements **before surrendering** their policy.
- Policies that qualify for Life Settlements typically pay out **much more** than the cash value offered by insurance companies.





2

**For Caregivers &
Family Members**



A Message to Family & Caregivers

If you're helping a loved one with finances, **you may be the first person to discover this opportunity.**

Many families are **unaware** that life insurance policies can be sold for cash — and that **this money can help them live better today.**

“We thought the policy was worthless... Senior Circuit Group helped us turn it into money to cover Mom’s care.” – *Grateful Daughter, Florida*





Life Settlements

A solution for your unwanted Life Insurance Policy

How it Works – Simple & Stress Free

- 1. Free Consultation:** Contact us for a no-obligation discussion about your policy.
- 2. Policy Review:** We assess your policy to determine eligibility.
- 3. Market Bidding:** Using our proprietary bidding platform, we get offers from multiple licensed buyers to secure the highest value for your policy.
- 4. Cash Payment:** Once you accept an offer, you receive a lump sum cash payment, and the buyer takes over premium payments.



We handle the hard part — you get paid.



3

**See if you Qualify
for a Life
Settlement**

Who Qualifies for a Life Settlement?

- ✓ Individuals aged 65 or older
- ✓ Life insurance policies with a face amount of \$100,000 or more
- ✓ Universal, Whole, or Convertible Term policies

Don't walk away from money that could help you to cover:

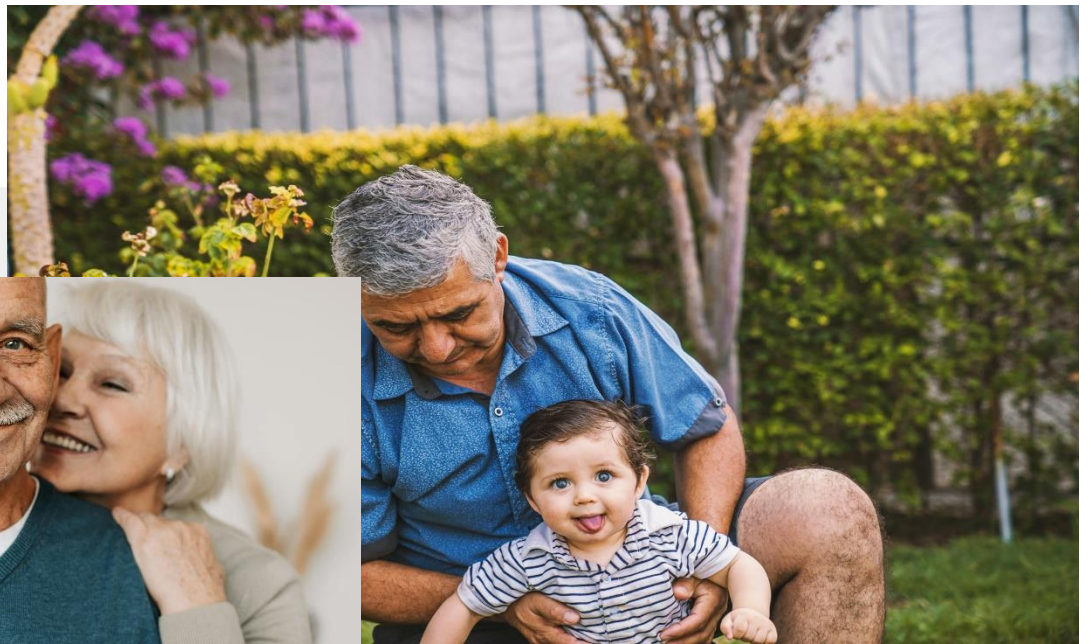
- Medical bills
- Assisted living costs
- Daily expenses or retirement dreams
- A gift to your family

Don't Cancel or Surrender Before Speaking With Us

Letting your policy lapse might seem like the easiest option — but it can cost you **thousands**. Before you make a decision, get the facts and see what your policy is really worth.

 **Get Your Free Life Settlement Evaluation Today**





Ready to see what your Policy is Worth?

- ✓ No cost
- ✓ No obligation
- ✓ No pressure. Just Solutions.

Let Senior Circuit Group help you get more out of what you've already paid into.



 Call Now: **(561) 251-8680**

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