

LIFE CONTINGENT PAYMENT OPTIONS FROM YOUR STRUCTURED SETTLEMENT



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With life contingent payments you not only receive a lump sum up front and in the event of your death your family will also receive a lump sum payment as well.

HOW ASSIGNING YOUR LIFE CONTINGENT PAYMENT WORKS!

In today's economy, being able to prepare for your families future is not as easy as it use to be in the past. But for those who have a Structured Settlement with Life Continent payments—its not as difficult as it seems.—YOU CAN transfer your life contingent payments.

Life contingent payments are defined as “the insurance company's only obligation to make a payment is contingent (dependent) on someone continuing to be alive”.

If you were to assign your “life contingent” payments, these payments depend on a life insurance policy being in place to cover the full amount of these payments. In the unfortunate event of your passing prior to the end of the payment terms that you have transferred – the



banks would be repaid their portion of the funds that they would still have coming to them, and your family would receive the remaining balance as your Beneficiary.

If you were to do nothing and something were to happen to you, since your payments depend on you being alive – your payments would stop being sent and unfortunately your family would not continue to receive any payments that would be able to help them with your loss.

HOW IT WORKS

For example:

The payments you are transferring are: 240 life contingent payments in the amount of \$500.00 beginning 2015 through 2035 and are required to have a life insurance policy in place in the amount of \$120,000.00. If something were to happen to you, let's say July 2025, the insurance policy would pay out as follow (or similar to this):

\$60,000 to the bank for the last of the payments due to them and
\$60,000 to The Estate of John/Jan Doe – which would be your family

You and your family benefit 2 ways: you received a lump sum upfront from the transferred payments AND they will receive a death benefit to help them after you are gone.

Freedom Settlement Funding is a subsidiary of Freedom Financial Solutions, LLC.
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