

Is a Life Settlement Worth Exploring for Me?

A one-page worksheet for cancer patients and their families • Cancer Funding

1. Quick Eligibility Check

Check the boxes that apply. If you check **four or more**, a no-cost policy review is likely worth your time.

- I (or the insured person) own a life insurance policy with a face amount of at least \$100,000.
- The policy has been in force for more than two years.
- The policy is universal life, whole life, convertible term, or a similar transferable type.
- The insured has been diagnosed with cancer or another serious illness.
- I no longer need the death benefit for its original purpose, can no longer afford the premium, or need cash now more than I need the future benefit.
- I have not been pressured by anyone (sales call, mailer, agent) to make a fast decision.

2. What I Have (Have These Numbers Ready)

Insurance carrier: _____

Policy type: _____

Face amount (death benefit) \$: _____

Annual premium \$: _____

Cash surrender value \$: _____

Year policy was issued: _____

Insured's age: _____

Insured's state of residence: _____

3. What I Need to Find Out Before Deciding

- Call the insurance company and ask: "Do I have an accelerated death benefit or terminal illness rider, and what are its terms?"
- Ask my treating physician whether they can provide a written certification of terminal or chronic illness if needed.
- Talk with a tax professional about Section 101(g) and the after-tax outcome of a sale.
- Talk with my spouse, partner, or the family member most affected by this decision.

⚠ STOP and get specialist help before signing anything if any of these apply:

- I currently receive (or expect to need) Medicaid, SSI, VA pension, or hospital charity care — a lump sum can disqualify me from these benefits unless planning is done first.
- Anyone is pressuring me to sign within a few days, or has sent me an unsolicited offer to buy my policy.
- The policy is owned by a trust, or my estate is large enough to potentially face estate tax.

Notes / Questions to Ask

A free policy review takes only a few minutes to start. Visit cancerfunding.net or call to learn what your policy could be worth today.