



# How to Choose a Life Settlement Broker

*Buckeye Life Resources*

Aside from requisite qualities like trustworthiness and professionalism, here are important considerations when selecting a life settlement broker:

**Expertise:** Does the individual or company representing you in the sale of your client's life insurance focus exclusively on life settlements and possess deep industry knowledge that will yield optimal results?

**Fiduciary mindset:** Does your broker take to heart her fiduciary responsibilities, placing your client's needs ahead of her own?

**In-house pricing:** Is your broker capable of accurately pricing cases at the onset of the process, thereby establishing realistic expectations and goals that mirror market conditions?

**Auction process:** Does your broker conduct a formal and systematic auction designed to extract the maximum value for your client's policy? Life settlement buyers strive to minimize what they pay, so the only way to maximize offers is to stimulate competition between multiple bidders.

**Institutional funding sources:** Does your broker solicit bids exclusively from licensed and institutional funding sources, affording peace of mind to your clients on a post-sale basis?

**Performance-based compensation:** Does your broker's commission directly correlate to the value he creates for your client's benefit? Or is it derived from an arbitrary measure like the policy's face amount (whereby he may not be incentivized to maximize the offer)?

**Transparency and disclosure:** Is the amount of your broker's compensation disclosed in a forthright manner, if at all? Likewise, does your broker disclose all offers, counteroffers and declinations from the auction, providing evidence of his efforts to market the case effectively?

**Service orientation:** Is your broker proactive, tenacious and detail-oriented, expediting the lengthy and arduous life settlement process to the extent possible? Does she regularly communicate with you so you're not left guessing about next steps?

**Presence:** Have you ever met your broker in person? Is he readily available to visit you and your clients when needed?

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Please give **Buckeye Life Resources** the opportunity to earn your life settlement business by consistently exhibiting the foregoing attributes and best practices.