



“ On T h e M o n e y R e p o r t ”

By Steve Pomeranz, CFP

Host, *On The Money!* WXEL 90.7 FM

Note: The details provided below are for informational purposes only. “On The Money!” or Steven L. Pomeranz Financial Management Inc. does not endorse this option or the company listed below. As always, investors and consumers should consider all sources of information before making any decision or consult with a qualified professional.

The Life Settlement Option

Life settlements can be used in situations when circumstances or needs change. The following are some examples of how life settlements can be applied to a consumer’s changing needs and goals.

- * Purchase life insurance to cover estate taxes
- * Estate size changes creating the need for a larger or smaller face value to cover taxes
- * Fund new more cost effective coverage
- * Fund a life product that better suits individual needs
- * Purchase a survivorship policy
- * Pay off a debt
- * Funds for a charitable gift / Gift to family members
- * Create funds to invest elsewhere
- * More valuable alternative than surrendering a policy
- * Purchase long term care insurance

Copyright © 2001 On The Money! Radio and S.L.Pomeranz Financial Management. All rights reserved.
This content herein is for educational purposes only and is not an offer,
solicitation or recommendation for any products or services.

www.onthemoneyradio.org

1-866-MONEY-01



“ On T h e M o n e y R e p o r t ”

Business Applications

- * Key-man insurance no longer needed
- * Buy/sell agreement is no longer needed due to a company sale
- * Purchase a minority interest in a business
- * Bankruptcy creates need for liquidation
- * Pay off company debt

Information regarding the company interviewed.

The Life Settlement Alliance

200 East Broward Boulevard, Suite 1135
Fort Lauderdale, Florida 33301
Toll Free 800-871-9440 Fax 954-525-8704
www.life-settlements-online.com

LEGAL REPRESENTATION / COMPLIANCE

Murray, Simmons and Zeigler, LLP
1401 East Broward Boulevard, Suite 200
Fort Lauderdale, Florida 33301
954-467-2000

Copyright © 2001 On The Money! Radio and S.L.Pomeranz Financial Management. All rights reserved.
This content herein is for educational purposes only and is not an offer,
solicitation or recommendation for any products or services.

www.onthemoneyradio.org

1-866-MONEY-01



“ On T h e M o n e y R e p o r t ”

ACCOUNTING / AUDITING

Spear, Safer, Harmon & Co.
8350 N.W. 52nd Terrace, Suite 301
Miami, Florida 33166
305-591-8850

Other sources: www.viaticals.com

Steve

Steve Pomeranz, CFP
“The Investor’s Advocate”
June 19, 2002

Copyright © 2001 On The Money! Radio and S.L.Pomeranz Financial Management. All rights reserved.
This content herein is for educational purposes only and is not an offer,
solicitation or recommendation for any products or services.

www.onthemoneyradio.org

1-866-MONEY-01