



Take Charge of Your Future: Manage Your Life Insurance Policy

Maximize the value of the life insurance
policy you already own

www.kangogroup.com

Your Life Insurance Policy Is a Valuable Asset and Needs to be Managed.

What do we mean by “managing” your life insurance policy? Managing your policy means implementing a strategy to realize the most value from your policy, based on your current financial situation.

First, do you need your policy, but your premiums are too high? There are many types of policies, and each is different. Required premiums can vary dramatically (and can be much different than your insurance company tells you to pay). In some situations, we can reduce or eliminate your premiums for a period of time or make other suggestions that may help you maintain the coverage you need. We refer to this process as Policy Optimization. Optimization can have a significant impact on your family's financial health and allow you to keep your policy longer.

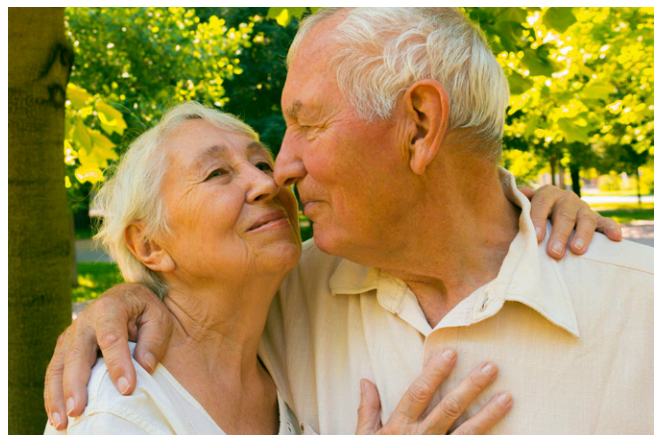
Second, how does your policy fit into your current financial plan? Has your financial situation changed and you no longer need the policy? Do you have an immediate financial emergency and need to get some cash quickly? We can help you understand your options here, too.

Third, a very high percentage of policyholders let their policies lapse eventually, often receiving much less than the policy is worth. Did you know you can sell your policy? Often, the sale of a policy returns more cash to you than letting your policy lapse. Selling your policy is called a Life Settlement.

Kango Group will help you every step of the way so you make the right decision for you and your family.



“Life Settlements are a valuable resource to individuals and governments in addressing the long-term care crisis in America.”





What Is Policy Optimization?

Certain policies, called Universal Life or UL policies, allow for flexible premiums to be paid if certain financial conditions are met. Other types of policies have contractual options which may benefit you. Optimization is a complex analysis of your current policy, often resulting in a reduction or elimination of premiums for a period of time or an option to retain coverage on more favorable terms. Your insurance agent and insurance company will generally overlook optimization in the review of the available options in your policy and your financial planning. Kango Group will help you determine if optimization might work for you.

What Is a Life Settlement?

A Life Settlement is the sale of your life insurance policy to another party. The reasons you might want to sell your life insurance policy include:

- ▶ You can no longer afford the expensive premiums you are being billed
- ▶ Your beneficiaries are now financially secure and you no longer need the policy
- ▶ You need cash for new priorities, like retirement or a medical event

The Life Settlement concept was born in the 1980s and is now a mature and highly regulated industry, subject to the oversight of government agencies. In the decades since Life Settlements became commonplace, many thousands of people have realized the benefits of selling their life insurance policies in exchange for an immediate influx of cash.



Tested, Trusted, Transparent

Financial planning can be challenging, and it's important to have all of the facts. At Kango Group, we take care to understand your situation, review your policy and explain your options, so you can make the best personal financial decision possible. Of course, we are available to include your financial advisor in the process.

Not all companies recommending or transacting Life Settlements are the same. Kango Group upholds exacting standards of transparency and integrity in all of our business. This is a critical factor to consider in a marketplace that can be confusing and overrun with companies and offers. You might be tempted to think that most of these companies are more or less the same, but this is not true.

We believe in communicating clearly, and choose to be transparent with our clients as we explain all options available in the management of your policy. This is unlike other companies you may encounter that prefer to stay vague when it comes to details or available options. At Kango Group, if you ask us a question, we'll answer it.



Frequently Asked Questions

Q Why would I sell my life insurance policy?

A *The most common reason is, “I need money for other things,” or “I don’t need this policy anymore, but I don’t want to let it lapse and throw away all the payments I’ve made.”*

Q How can I tell if my life insurance policy is eligible to sell?

A *One of our seasoned professionals will ask you a few simple questions to establish eligibility.*

Q Is it possible to sell my policy, stop making premium payments, and still retain a portion of my insurance?

A *This is an option many people don’t know about, but in some cases, yes, you can sell your policy and retain a portion of the death benefit.*

Q How much is my policy worth?

A *As you might imagine, there are many factors that determine the value of your life insurance policy. Our experienced professionals will ask you a few questions and give you an estimate on the value of your policy.*

Q What can I do with the proceeds from the sale of my policy?

A *Whatever you want! It’s your money. Remember, your life insurance policy has value, like any other asset you own. You should consult your tax advisor if you are considering the sale of your policy.*

Q What’s different about Kango Group?

A *A lot! We’re experienced professionals who have been in the financial services industry for decades. Unlike other companies that forego customer service in favor of high volume and high rewards, **Kango Group** gives you personal attention—so you can maximize the value of your policy based on your current situation. We do not recommend a sale of your policy without considering your situation, evaluating your policy and discussing all of your options.*



Have Your Financial Needs Changed? A Life Settlement Gives You More Options.

Most of us invested in life insurance because, at the time, we took a long view of our earning power and priorities and decided that purchasing a policy was a wise investment. But priorities and needs tend to shift over time. After all, none of us knows which way the wind will blow tomorrow, or in the days and weeks to come.

The priority of establishing a life insurance policy is often replaced by other priorities as years pass—for example, the need for additional funds for healthcare, retirement, or living expenses. This is often the case once children are grown and established with their own families, or when a financial review reveals that you could forego policy premiums for a more comfortable life right now.

That's why it's important to be realistic about the needs you and your family face today—versus when you initiated your policy—and how the funds from an optimization or Life Settlement might help you meet those needs.

For Family, Friends, Caregivers & Support Groups

If you think the timing is right for someone you care about to sell their life insurance policy, make sure you have all the facts. There are many companies trying to get your attention, and it's easy to get confused.

Kango Group was founded on principles of fairness and transparency, and these principles guide our decisions at every step in the Life Settlement process.

We have the benefit of decades of experience in financial services. In that time, we've developed a network of highly trustworthy and dependable resources who have handled every type of life insurance and Life Settlement scenario imaginable. These professionals meet the Kango Group standard of fairness and transparency in business.



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“We don’t work with Life Settlement brokers that take exorbitant fees and reduce the value you receive from your policy.”

KANGO GROUP

Life Settlement and Policy Management Experts

If you're considering a Life Settlement, choose a company that promises fairness and transparency from start to finish. Choose Kango Group.

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