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- Assistance with transfer
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- Planning & assistance with meal preparation
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- Laundry
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- Errands, ect.
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- Maintain a safe home environment

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3350 SW 148 Avenue, Suite 110
Miramar, FL 33027
T 954.949.1332
F 954.532.8276

License number: 30211998

www.24-7nursingcare.com

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FOR MORE INFORMATION CONTACT ONE OF OUR PRIVATE BANK AND TRUST PROFESSIONALS.

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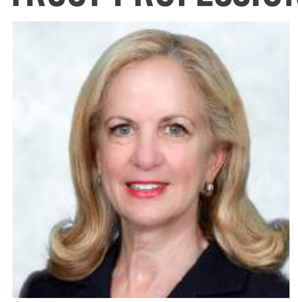
Chief Trust Officer
bgivner@fnbsm.com

Angel Medina
Executive Vice President
Director of Private Client Services
amedina@fnbsm.com



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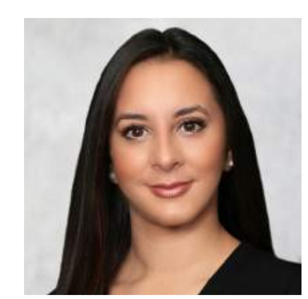

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Alex F. Bahamonde, CTFA
Managing Director, Chief Fiduciary Officer
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Grove Bank & Trust, founded on July 12, 1926, is a Miami-based financial services firm offering boutique banking, lending and wealth management services and is one of the longest continuously operating banks in Florida. People are our most important asset and our brand. The values of integrity and honesty are of paramount importance to us and are the essence of who we are and how we operate.

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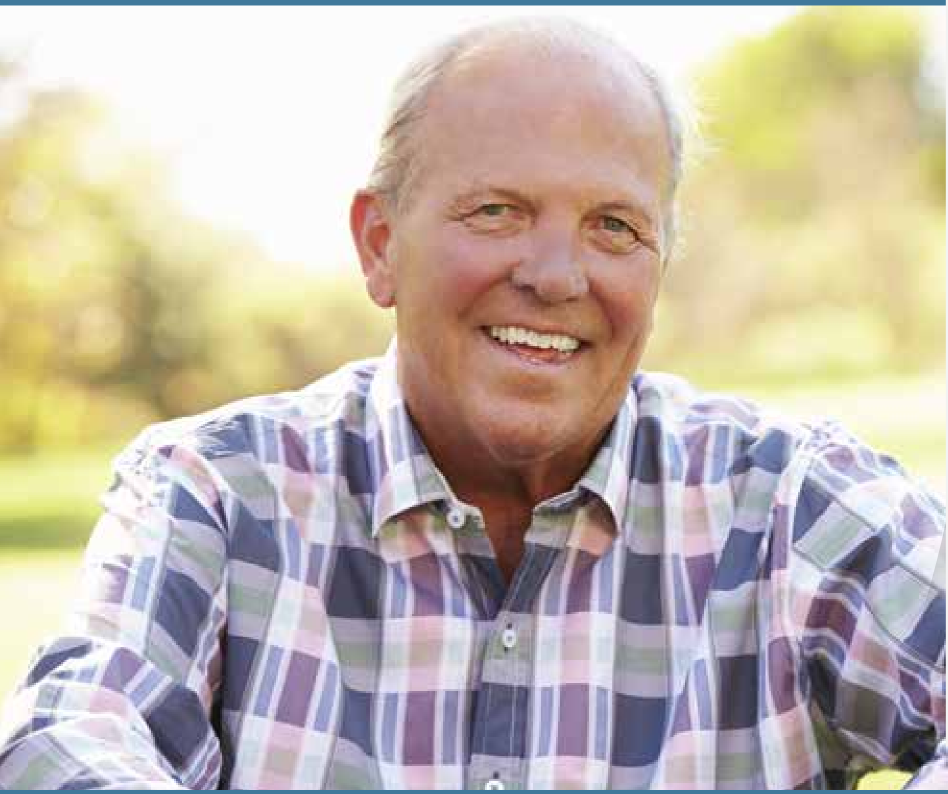
LIFE SETTLEMENT CASE STUDY



WOULD YOU RATHER?

$4,743,000

OR

$275,485

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Mr. Williams purchased $10 Million in life insurance coverage in 2001 to provide his family with financial security. Over time, his financial priorities changed: his wife passed away, his children became financially independent, financial burdens arose and the estate tax exemption increased substantially. Therefore, the coverage was no longer needed and a surrender was being considered. Fortunately, his advisor was aware of a more beneficial exit strategy, the ability to sell life insurance policies in a regulated secondary market. He presented Mr. Williams with a pre-market policy valuation report from Welcome Funds that estimated the market value to be substantially higher than the $275,485 surrender value. They were both shocked at the difference. Although Mr. Williams had never heard of a life settlement, he embraced the process and well, the result – **a difference of $4,467,515** - speaks for itself!

Policy's Insured	Male | Age 86
Health Status	Heart Disease
Policy Type	Universal Life
Face Amount	$10,000,000
Annual Premium	$445,114
Surrender Value	$275,485
Life Settlement Payout...	**$4,743,000**

ABOUT WELCOME FUNDS

For the past 20 years, Welcome Funds has served the best interests of policy owners by maximizing life settlement offers through auction-based negotiations with the top buyers in the market.

20,000+ Offers Negotiated

$750+ Million Paid to Consumers

9.5+ Average # of Bids Per Policy

DISCLAIMER: Services may not be available in all states. The above case study is taken from the internal files of Welcome Funds. Case studies are provided for informational and educational purposes only. The client's name and image has been changed to protect his privacy. Average Net Amount Paid to Sellers on transactions closed by Welcome Funds Inc. between 1/1/2019 to 6/30/2019 is $311,000 and there was an average of 9.5 bids negotiated per policy. Not intended for

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SILVER

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Luis E. Mejer, Jr. | 786-518-3622 or 954-949-1332 | Lmejer@24-7nursingcare.com | 24-7nursingcare.com

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John Moore | 855-768-9085 | JMoore@alsettlements.com | AssetLifeSettlements.com

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