



NAF FUNDING
Now and Forever Funding, LLC

Now and Forever Funding/NAF Funding
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**LIFE IS FULL
OF SECOND
BEGINNINGS**



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Client: 75-year-old male
Policy: \$5,000,000 key man policy
Reason: The policyholder's company was sold so his key man policy was no longer needed.
***Cash Surrender Value:** \$0
NAF Offer: \$900,000
Summary: The client received almost \$1 million. If he had let the policy lapse, he would have received nothing.

Make the Most of Your Retirement

What's on your wish list? Fewer worries, better health, more financial freedom? How about indulging yourself with a great vacation, helping a family member or donating to a favorite charity?

It's true: Fulfilling your own dreams – or those of someone you care about – may be easier than you think. Talk to NAF. We're in the business of making a positive difference in the lives of seniors. As a trusted advisor, we can help you realize a source of income you probably hadn't even thought about: your life insurance policy.

DISCOVER THE VALUE OF YOUR LIFE INSURANCE

Understand Your Options

You've seen it happen before: policies that decline in usefulness over time. If this is happening to you, letting your policy lapse or settling for a cash surrender value from your insurance company are the last things you should consider.

Talk to us about Life Settlements. Our Settlement Advisors can tell you how you can get up to four times the cash surrender value your insurance company can offer for your policy. That's right: you can receive a lump sum payment in exchange for your life insurance policy, allowing you to maximize its full potential and benefits *now*.

* Cash Surrender Value is the amount offered by the insurance company to the policyholder for his or her policy.





Why a Life Settlement?

Your life insurance policy is a valuable asset, just like your stocks, home and other investments. But holding on to it isn't always your best option, particularly if you have:

- A need for income or cash liquidity
- An underperforming policy
- Unaffordable premiums
- A reduction in the size of your estate
- Extended health care needs
- A change in your family circumstances
- Sale of a business
- A change in estate tax reform
- Cashing out of "key man" insurance

Discovering the value of your life insurance policy through a NAF Life Settlement allows you to free yourself from policies that no longer serve your needs and tap into money you can use now, for any reason.

Imagine the Possibilities

Talk to us. And find out how a Life Settlement can help you to:

- Make retirement more enjoyable
- Provide funds for long-term care
- Compensate for loss of income since retirement
- Reinvest in financial instruments with greater possible return
- Ease the burden of day-to-day financial obligations
- Buy a more cost-effective life insurance policy
- Make charitable donations more efficient
- Do the things you've always wanted to in life

The possibilities are endless, from making a significant charitable gift to providing for a grandchild's education to anything you feel like doing. And you know that better than anyone. So talk it over with your investment advisor, then call us when you're ready. We can tell you about your options, answer your questions, and bring you the best offer available for your policy.



Client: 81-year-old female
Policy: Universal-life policy with a face amount of \$10,000,000
Reason: Used funds for better investment opportunity.
***Cash Surrender Value:** \$347,140
NAF Offer: \$1,600,000
Summary: Offer exceeded cash value by more than \$1.2 million.

AM I ELIGIBLE FOR A LIFE SETTLEMENT?

- Is the policyholder at least 70 years old?
- Is the face value of the policy at least \$100,000?
- Was the policy issued more than 2 years ago?

Did you answer “yes” to all of the above? Would you like a personal consultation with one of our Settlement Advisors on the value of your policy on the secondary market? If so, please call NAF at 1-888-411-NAFF.



How Does a NAF Life Settlement Work?

Simple.

It's easy to begin the process of evaluating the worth of your life insurance policy—and there's no obligation for doing so. Here's how it works:

STEP 1: Free Evaluation

A NAF Settlement Advisor will walk you through the process of filling out a simple and confidential questionnaire. All it takes is a few minutes and you'll be on your way to discovering your policy's worth on the secondary market.

STEP 2: Gathering Information

NAF Settlement Advisors do all the work to obtain your medical records and verify your insurance coverage. We do it all so you don't have to.

STEP 3: Valuing Your Policy

NAF establishes the highest possible value for your policy within 3 – 5 weeks.

STEP 4: After the Evaluation

If the settlement amount exceeds the cash surrender value of your policy — and you choose to pursue the Life Settlement option — NAF will facilitate the process of settling the policy. We'll get closing documents into your hands and your funds will be placed in escrow. Once the policy transfer has been confirmed, the settlement funds can be released to you within 24 – 72 hours.

From here on in, the responsibility for premiums and ownership of the policy are transferred to the funder. There is no cost to you, the seller, and no further obligation or affiliation with the insurance company. And you have the right to rescind the contract for at least fifteen (15) calendar days after receipt of the life settlement proceeds from the provider if you change your mind.

Call 1-800-411-NAFF Today for Your Free Evaluation.

Client: 76-year-old retiree in declining health

Policy: Universal-life policy with a face amount of \$500,000

Reason: Needed funds to live in an assisted living facility that she could not afford.

***Cash Surrender Value:** \$11,259

NAF Offer: \$148,726

Summary: The settlement afforded her financial security and a place in the center for several years.





Success Stories

With settlements from \$100,000 to well into the millions of dollars, NAF is ready to assist you in opening the door to your second beginning. NAF Settlement Advisors do all the work, from guiding you through the evaluation to handling the paperwork, negotiating the highest settlement, processing the payment and ensuring your satisfaction. Even if a Life Settlement may not seem right for you at this time, you can still take advantage of our free evaluation — and there's absolutely no obligation.

Our Credentials

NAF Funding is a privately-owned Life Settlement advisory company with a distinct difference. Our significant financial resources, streamlined system and efficient processing enable us to quickly bring the best possible offers to your attention. NAF's dedicated professional advisors make it possible. These trusted specialists are trained in both financial and customer service to provide you with the highest level of integrity, personal assistance, guidance and expertise.

WHY NAF IS RIGHT FOR YOU



Client: 77-year-old female
Policy: \$684,000
***Cash Surrender Value:** \$9,000
NAF Offer: \$210,000
Summary: Offer exceeded cash value by more than \$200,000.



Client: 74-year-old male
Policy: Term-life policy with a face amount of \$420,000
Reason: Client needed additional funds to assist with daily expenses.
Cash Surrender Value: \$0
NAF Offer: \$63,000
Summary: If he let the policy lapse, he would have received nothing.



Your Second Beginning Starts Here

Contact NAF
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The information contained in this brochure is strictly informational. The enclosed application is necessary to gather information and evaluate your policy. It is NOT a Life Settlement contract. Case studies are for illustration purposes only.