



# Financial Services Division

The Financial Services Division of Alper Services LLC offers a disciplined approach and innovative strategies to meet the needs of our Clients. Our list of Clients include individuals, sole proprietors and owners of corporations, both large and small. Our Team of Experts delivers highly customized solutions and an unparalleled level of service. We are affiliated with over 50 carriers in order to offer our Clients security and protection. The trust of our Clients and their confidence in our ability is the hallmark of our success.

## Products we offer our Clients:

- Traditional IRAs
- Roth IRAs
- Rollover IRAs
- Fixed Annuities
- Life Insurance
- Disability Income
- Long Term Care
- Life Settlements
- Annuity Settlements
- Deferred Compensation
- Money Purchase Plans\*
- SEP IRAs\*
- Variable Annuities\*
- Defined Benefit Plans\*
- 529 College Savings Plans\*
- 401k Plans (Design & Implementation)\*
- Alternative Investments\*
- Closed End Mutual Funds\*
- Private Life Insurance
- Structured Products\*
- Investment Vehicles (stock, bonds & mutual funds)\*
- Fee Based Investment Services\*
- Key Man
- Buy-Sell
- Executive Bonus

For more information on Financial Services, please contact:

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## CASE HISTORY

### Policy Exchange

#### Challenge

Our Client was concerned about receiving benefits on a \$450,000 Life Insurance policy issued 10 years prior.

#### Action

Their Life Insurance policy was originally projected through age 95. A Life Insurance review determined their policy would actually lapse at age 76 or require them to pay a much higher premium, based on the conditions at that time.

#### Results

We were able to exchange the insured's policy, without increasing premium or reducing death benefit, to assure coverage regardless of their age at death.

### Life Settlement

#### Challenge

Our 76-year-old Client worried what benefits he might receive on a mature Life Insurance policy.

#### Action

A performance review revealed their \$400,000 policy would lapse in 2 years at their current premium of \$5,400. To keep the policy through age 80, they would have to double their premium. They didn't need their policy, but hated to give it up for a \$16,000 value after paying \$111,000 in total premium. We suggested Life Settlement, which he discussed with his attorney.

#### Results

Our Client obtained a \$141,000 Life Settlement.

- Property and Casualty
- Early Intervention
- Employee Benefits
- Personal Insurance
- Life & Financial
- AuditRate®