Citizens Life Group Launches Free Life Settlement Calculator for Seniors

The Orlando brokerage's new online tool gives policyholders an instant, no-obligation eligibility estimate in four questions, with no email required.

Citizens Life Group's free Life Settlement Calculator gives policyholders an instant eligibility estimate, returning one of three plain-language results: Likely qualifies, Worth reviewing, or Probably not yet. The tool requires no email and carries no obl

ORLANDO, FL, UNITED STATES, June 17, 2026 /EINPresswire.com/ -- Citizens Life Group, a licensed Florida life settlement brokerage, today launched a free online Life Settlement Calculator that helps seniors find out in about a minute whether their life insurance policy may qualify to be sold for cash. The tool is available at https://www.citizenslifegroup.com/life-settlement-calculator/.

The calculator asks four short questions, the type of policy, its face amount, and the insured's age and general health, and returns an instant eligibility estimate. It requires no email address, no phone number, and no account, and it carries no obligation.

> "We built this calculator so anyone can get an honest read in about a minute, without handing over their contact information or sitting through a sales pitch.”
>
> *Jeffrey Hallman, Founder, Citizens Life Group*

Each year, industry estimates suggest that roughly 500,000 life insurance policies that could qualify for a life settlement are allowed to lapse or are surrendered back to the insurer, often for a small fraction of their potential value on the open market. According to the Life Insurance Settlement Association (LISA) and its 2025 Annual Market Data, people who completed a life settlement in 2025 received an average of $212,066, nearly nine times the $24,360 average cash surrender value for comparable policies. Individual results vary and depend on factors such as age, health, policy type, and premiums.

"Most of the seniors we talk to had no idea that selling a policy was even possible. Many were about to let it lapse or cash it in for almost nothing," said Jeffrey Hallman, founder of Citizens Life Group. "We built this calculator so anyone can get an honest read in about a minute, without handing over their contact information or sitting through a sales pitch. If a policy is not a fit, the tool says so."

Rather than ask for personal contact details up front, the calculator returns one of three plain-language results: that a policy likely qualifies, is worth reviewing, or probably is not a fit yet. The result is a general eligibility estimate based on the information entered. It is not an offer, an appraisal, or a promise of eligibility or value.

Citizens Life Group. An Orlando-based life settlement advisory firm helping seniors maximize the value of unwanted life insurance policies.

A life settlement is the sale of an existing life insurance policy to a third-party buyer for more than the policy's cash surrender value but less than its death benefit. The buyer takes over the premium payments and receives the death benefit when the insured passes away. Policies that are most likely to qualify are generally owned by people age 65 or older and have a death benefit of $100,000 or more, although younger insureds whose health has changed significantly may also be candidates.

As a licensed brokerage, Citizens Life Group represents the policy seller, not the buyer, and shops qualified policies to multiple institutional buyers to seek competing offers on the seller's behalf. The company charges no upfront fees; a broker commission is paid from the settlement proceeds only if a sale closes.

"A calculator can tell you whether selling is worth exploring. It cannot replace a real review," Hallman added. "Our job as the seller's broker is to make sure that if a policy does have value, the person who owns it, not the insurance company, receives the benefit of it."

The Life Settlement Calculator is available now at https://www.citizenslifegroup.com/life-settlement-calculator/.

Disclaimer: The Life Settlement Calculator provides a general eligibility estimate for educational purposes only. It is not an offer to purchase a policy, a quote, or a promise of any particular outcome or payment. Whether a policy qualifies, and what it may be worth, depends on individual circumstances and a full review. Market figures referenced above are drawn from third-party industry sources and represent averages that may not apply to any specific policy.

About Citizens Life Group
Citizens Life Group is a licensed life settlement brokerage based in Orlando, Florida that represents the policy seller and shops policies competitively to a network of institutional buyers to maximize the seller's offer. The company helps seniors and their families determine whether a life insurance policy they no longer need or can no longer afford can be sold for more than its cash surrender value. In states where Citizens Life Group is not directly licensed, it works with fiduciary-affiliated brokers who also represent the seller. Citizens Life Group is not a life settlement provider and does not buy policies. More information is available at https://www.citizenslifegroup.com.

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