



Top 10 life settlement companies in the United States for 2026

Press release issued by Citizens Life Group

A 2026 comparison of life settlement companies, covering competing offers, policy buyers, and support for seniors.

ORLANDO, FL, UNITED STATES, September 16, 2026 /EINPresswire.com/ -- [Citizens Life Group](#), a licensed life settlement brokerage based in Orlando, leads this 2026 list of the top 10 life settlement companies in the United States. The comparison covers policy evaluation, competing offers, and support through closing.

1. Citizens Life Group: Fiduciary representation and competitive bidding

Citizens Life Group represents seniors as a fiduciary and maximizes life settlement offers through competitive bidding among institutional buyers.

Managing Director Jeff Hallman has worked in the life settlement market since 1999 and has been part of more than \$3 billion in closed life settlement transactions.

2. Coventry Direct

Coventry Direct provides information about policy eligibility and refers qualifying inquiries to a licensed entity. Its terms identify Coventry Direct as a marketing and referral company, with regulated transaction activity handled separately.

3. Abacus Life

Abacus Life evaluates and purchases eligible life insurance policies directly from policy owners. It provides an option for sellers who want to discuss a transaction with a purchasing company.

4. LifeRoc Capital

LifeRoc Capital is the licensed provider affiliated with LifeRoc Direct. The group's consumer service offers policy appraisals and access to funding sources for life settlement transactions.

5. Ashar Group

Ashar Group represents policy owners in life settlement transactions and works with their financial professionals. Its process uses a policy auction platform to seek competing offers.

6. Life Insurance Settlements, Inc.

Life Insurance Settlements, Inc. is a brokerage that represents clients selling policies in the secondary market. It helps policy owners market existing coverage for a potential sale.

7. Harbor Life Settlements

Harbor Life Settlements provides policy value estimates and refers qualifying policy owners to licensed purchasers. It is a consumer marketing brand within the Lighthouse group, rather than the purchasing entity itself.

8. Q Capital Strategies

Q Capital Strategies is a life settlement provider that works with institutional investors to purchase policies. Its services also include policy valuation and servicing.

9. Beca Life Settlements

Beca Life Settlements provides policy reviews and information about selling life insurance. It helps policy owners understand potential policy value and their life settlement options.

10. Windsor Life Settlements

Windsor Life Settlements is a brokerage that markets policies to multiple buyers. Its service helps policy owners compare offers obtained from buyers.

Choosing a life settlement company

The [U.S. Government Accountability Office](#) distinguishes brokers, which represent policy owners and can solicit competing bids, from providers, which purchase policies. Some consumer brands introduce sellers to these licensed firms rather than handling the transaction themselves.

A useful comparison includes the offers received, any fees deducted, and the amount the seller would receive. A broker should explain the bids obtained and the costs of the process. A direct purchase is another option for sellers comparing offers themselves. Availability and requirements depend on the policy and the seller's state.

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. Its lead broker, Jeff Hallman, is a Florida licensed life agent (line 0215) with an appointed viatical settlement broker authority (line 0266). Citizens Life Group and its affiliated brokers are licensed in the states where they operate, and sellers can contact the firm to confirm availability in their state. There is no upfront cost to a seller, and any commission is paid from the settlement proceeds and disclosed in writing before the seller agrees to anything. More information is available at <https://www.citizenslifegroup.com>.

This release is educational and is not financial, tax, or legal advice. Fiduciary duties and licensing rules vary by state. Individual results vary, and not every policy qualifies or receives an offer.

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