Trust Life Settlements Introduces a Flat-Fee Alternative to Traditional Life Settlement Broker Commissions

Life settlement broker puts the focus on competitive offers, transparent fees and what policyowners actually keep.



Trust Life Settlements offers a Flat-Fee life settlement brokerage model focused on competitive policy marketing, transparent broker compensation and the net proceeds policyowners keep.

ORLANDO, FL, UNITED STATES, September 30, 2026 / EINPresswire.com/ -- Trust Life Settlements, LLC is bringing a different compensation model to life settlement brokerage: a published Flat-Fee structure designed to separate broker compensation from a percentage of the policyowner's settlement offer.

A life settlement broker represents a policyowner seeking to sell an existing life insurance policy in the secondary market. Unlike a life settlement provider that purchases policies, a broker markets a qualifying policy to potential institutional buyers and helps the policyowner evaluate offers and transaction terms.

Trust Life Settlements believes another number deserves attention when evaluating a life settlement: how much the policyowner actually keeps after broker compensation and applicable transaction costs.

What Does a Life Settlement Broker Do?

A life settlement broker serves as an intermediary between a policyowner and potential buyers in the secondary market for life insurance. For a qualifying policy, the brokerage process can include collecting policy and medical information, obtaining life expectancy underwriting, working with institutional buyers to seek competitive bids, communicating offers, negotiating on behalf of the policyowner, and coordinating the transaction through closing.
Unlike a life settlement provider, which participates on the purchasing side of the transaction, a

broker represents the policyowner. In Florida, a broker owes a fiduciary duty to the policyowner to act according to the policyowner's instructions and in the policyowner's best interest.

"Policyowners should know who is representing them, who is buying the policy and how the intermediary is being compensated," said a Trust Life Settlements spokesperson. "Each can affect how a policyowner evaluates a life settlement transaction."

Life Settlement Broker vs. Life Settlement Provider:

Institutional buyers can evaluate the same policy differently based on life expectancy assumptions, future premium requirements, underwriting methodology, portfolio objectives and required investment returns. For that reason, Trust Life Settlements works closely with multiple institutional buyers, seeking competitive offers and a broader market assessment of each qualifying policy rather than relying on a single buyer's valuation.



Trust Life Settlements works with policyowners to market qualifying life insurance policies to potential institutional buyers, seek competitive offers and evaluate estimated net proceeds.

TRUST LIFE SETTLEMENTS
A Better Solution

Florida Licensed Life Settlement Brokerage

Why Life Settlement Broker Compensation Matters
Consider a hypothetical $500,000 life settlement offer. The method used to calculate broker compensation can significantly affect what the policyowner ultimately receives.

Broker Compensation Comparison

Hypothetical 15% Broker Compensation: $75,000
Amount to Policyowner After Broker Fee*: $425,000

Hypothetical 20% Broker Compensation: $100,000
Amount to Policyowner After Broker Fee*: $400,000

Hypothetical 30% Broker Compensation: $150,000
Amount to Policyowner After Broker Fee*: $350,000

> Know your fee now, not later. Policyowners should compare more than the headline offer. Broker compensation matters because what ultimately matters is what the policyowner keeps."
>
> *Trust Life Settlements*

Trust Life Settlements Flat-Fee: $30,000
Amount to Policyowner After Broker Fee*: $470,000

The settlement offer is only part of the equation. What also matters is how much the policyowner keeps. Even with the same gross offer, broker compensation can significantly affect net proceeds.

Under Trust Life Settlements' published pricing, a $500,000 settlement falls within its $30,000 Flat-Fee tier. Percentage examples above are hypothetical illustrations only and are not presented as industry averages or fees charged by any particular competitor.

A Flat-Fee Alternative

Trust Life Settlements uses a published five-tier Flat-Fee model rather than calculating its brokerage fee as a percentage of the settlement offer. The applicable tier is based on the settlement offer/proceeds—not the policy's face value or death benefit.

This structure provides policyowners with greater transparency when evaluating an offer and makes it easier to understand how broker compensation affects their net proceeds. The gross offer matters, but the amount ultimately retained by the policyowner matters too.

Don't just compare the offer—compare what you keep.

Trust Life Settlements refers to this broader evaluation as the Net Settlement Test:

Gross Settlement Offer – Broker Compensation – Applicable Transaction Costs = Estimated Net Proceeds

The Net Settlement Test is a Trust Life Settlements consumer-education framework designed to help policyowners look beyond the headline offer and understand what they may actually keep. Trust's published five-tier Flat-Fee schedule provides transparency into brokerage compensation—the settlement offer determines the applicable fee, allowing the policyowner to clearly evaluate the resulting net proceeds. Combined with Trust's approach of working with multiple institutional buyers to seek competitive offers, the focus remains on the complete financial outcome: a competitive market offer, transparent broker compensation and more of the settlement retained by the policyowner.

The objective is to evaluate the competitiveness of the offer together with broker compensation and applicable costs to understand the policyowner's estimated net proceeds.

How Much Can I Sell My Life Insurance Policy For?

A policy's death benefit alone does not determine its potential life settlement value. Institutional buyers can consider factors including the insured's age, health and life expectancy; policy type and death benefit; future premium requirements; policy performance; and their own underwriting and investment requirements. Consequently, two life insurance policies with the same death benefit can potentially receive substantially different offers.

Trust Life Settlements provides a Life Settlement Calculator to help policyowners obtain a preliminary estimate before requesting an individualized evaluation. Calculator results are educational estimates and are not offers or guarantees.

What Should Policyowners Ask Before Selling a Life Insurance Policy?

Before accepting a life settlement offer, policyowners should understand:

1. Who represents the policyowner? Is the company acting as a broker, provider or in another capacity?
2. Was the policy marketed competitively? Understand how potential buyers were approached.
3. What is the gross settlement offer? Know the amount before deductions.
4. How is the broker compensated? Determine whether compensation is percentage-based, fixed or another structure.
5. What are the estimated net proceeds? Consider what remains after broker compensation and applicable transaction costs.
6. Is the brokerage agreement exclusive, and for how long?

These questions can provide a more complete picture than evaluating the headline settlement offer alone.

About Trust Life Settlements

Trust Life Settlements, LLC is a life settlement broker that assists qualifying policyowners seeking to sell existing life insurance policies in the secondary market. The company markets qualifying policies to institutional buyers, seeks competitive life settlement offers and uses a published five-tier Flat-Fee brokerage compensation structure. Trust Life Settlements emphasizes transparent broker compensation, competitive policy marketing and evaluation of estimated net proceeds.

Trust Life Settlements, LLC is licensed in Florida and serves clients nationwide, working with appropriately licensed brokers or other licensed parties where required.

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