

FOR IMMEDIATE RELEASE

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Website Launches to Help Seniors Realize Cash From Their Existing Life Insurance Policies

HIGHLAND Utah, July 15, 2006. Danbury Hill, LLC, an privately owned financial opportunity publisher, has launched LifeSettlementChoice.com (www.lifesettlementchoice.com) in an effort to help Americans over the age of 60 understand more about a burgeoning financial opportunity called insurance life settlement.

Most seniors are not aware of the growing secondary market that allows them to potentially sell their existing life insurance policy instead of taking pennies on the dollar for their whole policy, or, in the case of a term policy, getting nothing by letting the policy lapse or turning it back to their insurance company. In fact, 93% of American's let their policies lapse and get nothing for their contributions. Life settlement and LifeSettlementChoice.com can change that.

“This is a terrific opportunity for many seniors to realize cash from existing unwanted or unneeded policies. In many cases, it is cash that is really needed just to live, and in other cases, it's a surprise bonus that seniors use for anything they want,” said Chris Cottle, President of Danbury Hill and publisher of LifeSettlementChoice.com.

“We are committed to shedding more light on this legitimate opportunity for seniors. If this is right for them, they can get more by selling a legitimate asset they really never considered selling before,” said Cottle.

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Life settlement has been around for decades. Today it is an industry that is exploding at a growth rate of 20% or more each year, according to Conning Research of Hartford, Conn. In fact, in the last 12 months alone over \$11 billion of life settlement transactions have taken place in the U.S.

Some private investors are purchasing life settlements but the primary buyers are large institutional investors like Warren Buffett's CoventryFirst, which is spending billions a year buying policies.

"I'm surprised just how much money is flowing into this industry right now – billions and billions a year – and how few seniors really know about this opportunity. We hope to change that with our marketing and with LifeSettlementChoice.com," Cottle said.

LifeSettlementChoice.com has launched to provide a background of information to seniors who want to learn more about life settlement, and get answers to basic questions. LifeSettlementChoice.com has also partnered with a leading institution what specializes in life settlement to offer seniors a free and no obligation evaluation of their existing policy. This can be done through the special form on the website found at <http://www.lifesettlementchoice.com/qualify.asp>

If seniors will take a few minutes to answer 4 questions, the process can begin to get them a no-obligation quote. Usually the entire process takes about 30-45 days and no costs are charged to the seller. Policy payouts range widely depending upon the type of policy and a few other factors, but many policies can payout two to three times the cash surrender value paid by their insurance company.

Because insurance policies are an asset, like a home or a car, owners have full legal right to sell their policy. Some policy sellers can get hundreds of thousands of dollars and even millions of dollars depending on their policy type and their circumstances. This opportunity is really ideal for those who no longer need a policy, or where premiums are a burden or the policy type no longer meets their needs.

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“We feel the opportunity is so great for seniors that we wanted to make the process simple and easy to do, as well as partner with a trusted company that specializes in this field so the process will run smoothly for all. We feel we now have all the elements in place and we hope seniors will visit the website and fill out the form to see if their policy qualifies,” Cottle said.

For the senior who sells their policy, the process can potentially be very simple and easy to do. However, seniors should first understand that once they sell, they no longer have any claim on their policy. If they want coverage, they can purchase new coverage that better suits their existing needs. In many cases it’s a win-win for the seller and the buyer.

ABOUT DANBURY HILL

Danbury Hill, LLC is a newly launched company aimed at offering financial opportunities to anyone over the age of 50. Marketing is done through direct mail, web, email and other forms of direct response marketing. Danbury Hill partners with leading companies to offer safe and proven ways to help seniors save more money, realize greater value for their money and build more and short term and long term wealth.

www.danburyhill.com

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