

For Immediate Release

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Quantum Life Settlements Provides New Options to Life Insurance Policy Holders

Life Settlements Can Provide Needed Cash in Today's Struggling Economy

BALTIMORE – April 28, 2009 – Quantum Life Settlements, a Baltimore-based Registered life settlements firm, is pleased to announce that it is making life settlements available nationwide. John Yaker, President of Quantum Life Settlements, will oversee the firm's life settlement operations.

A relatively new financial tool, life settlements are transaction's in which the owner of a life insurance policy sells it for a lump-sum payment that can be up to four times larger than the cash surrender value insurance companies are willing to pay. When a policy holder's premiums become too high, or the same level of coverage is no longer needed, Quantum Life Settlements can negotiate a cash settlement to receive the policy's benefits before death or policy maturity.

In today's uncertain economy, life settlements have become a valuable tool for people who need money for retirement and unforeseen expenses that come with being 65 and older.

"Life settlements are one of the fastest growing financial planning tools in the age 65 and older market", Mr. Yaker said. "Financial planners are quickly recognizing the value of this new option; and are making their clients aware of this competitive and profitable alternative to policy lapses, cancellations, and surrenders. I'm happy to assist financial planners and individuals take advantage of the benefits life settlements present."

Quantum Life Settlements, life settlement process generally unfolds in this easy seven step process:

1. The Quantum Group collects the necessary information and signatures from the advisor and/or policy owner,
2. A review of the existing insurance and medical information is conducted. (No medical examination is required.),
3. Multiple pricing models are accessed and the case is sent out to third-party underwriting sources in the secondary market,
4. Leveraging multiple funding sources in a free market, The Quantum Group negotiates the highest possible settlement offer on behalf of the client. (This offer is non-binding to the policy owner.),
5. When the offer is accepted, contracts and closing documents will be sent to the advisor for completion by the seller,
6. Ownership transfers to the financial institution, and
7. Funds are released from escrow to the seller.

"We make the process very simple", Mr. Yaker said. "Everyone involved in the process benefits; especially the policy holder."

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About Quantum Life Settlements

Based in Baltimore, Quantum Life Settlements is a Registered Investment Advisory (RIA) firm with more than 17 years of experience providing comprehensive and innovative financial solutions for affluent individuals, corporations, highly paid executives, and professional athletes.

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