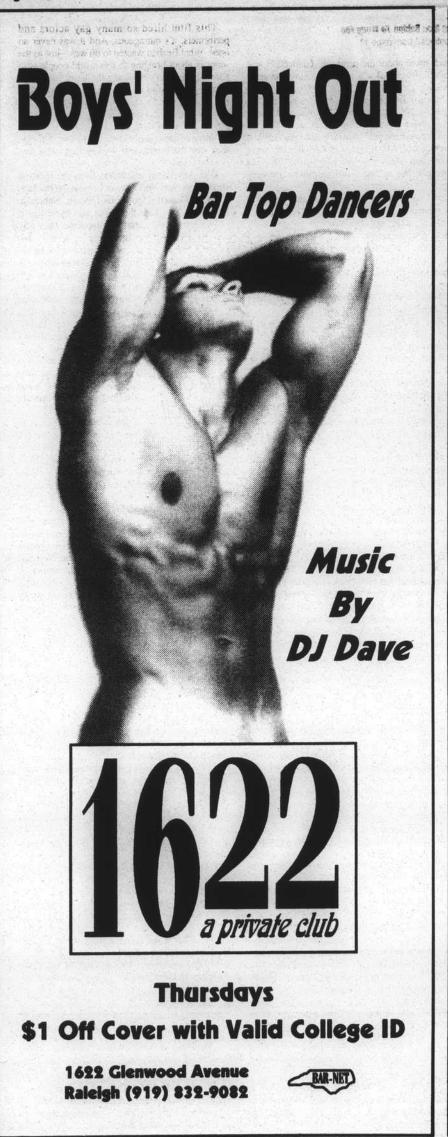
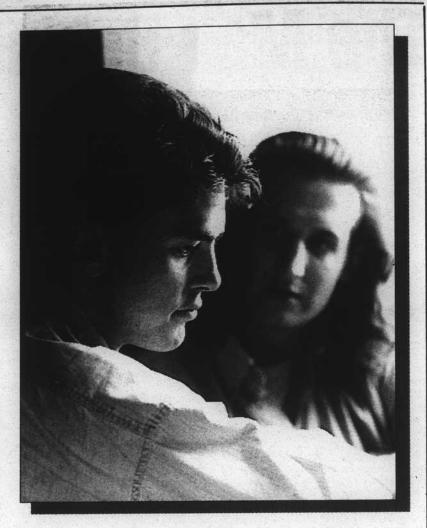
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Living with AIDS should not be a financial challenge...

Coping with a personal crisis should at least be on your own terms. Selling your life insurance policy can help reduce financial stress and allow you to regain control of your personal affairs.

We can help.

Normally, we offer 60 to 80% of the face value of the policy. In some instances, we pay more than 80%. No fees or processing costs are ever deducted from your money. How would you get paid?

Upon accepting our offer, your money will be placed in an escrow account* specifically created for you. The full amount will be sent to you, no later than 48 hours after receiving proof of the requested changes to your policy.

At Individual Benefits, Inc., we care how you feel about us. For more information, please call (anytime):

1 (800) 800-3264 Individual Benefits Inc.

or visit us at 616 Guilford College Road, Suite A, Greensboro, N.C. 27409 * as recommended by the National Viatical Association