



## LICENSING & REGULATORY DISCLOSURES

Effective Date: April 1, 2026

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### 1. Licensing Status

Coastline Life Partners (“Company,” “we,” “us”) operates as a **life settlement broker** and is licensed, where required, under applicable state laws governing life settlement transactions, including but not limited to the **Florida Life Settlement Act (Fla. Stat. §626.9911–626.99296)**.

Licensing information is available upon request.

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### 2. Role of the Broker

Coastline Life Partners acts as a **life settlement broker** and represents the **policy owner** (seller of the life insurance policy), not the buyer.

We have a **fiduciary duty** to act according to the policy owner’s instructions and in the policy owner’s best interest.

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### 3. State Availability

Life settlement services:

- Are regulated at the state level
- May not be available in all states
- Are only offered in jurisdictions where Coastline Life Partners and its representatives are properly licensed or authorized

Residents of certain states may have additional rights and protections under applicable law.

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### 4. No Offer or Solicitation

Nothing on this Website or in any communication from Coastline Life Partners constitutes:

- A solicitation in any jurisdiction where we are not licensed
- A binding offer to purchase a life insurance policy

- A guarantee of eligibility, pricing, or transaction completion

All transactions are subject to underwriting, provider approval, and applicable legal requirements.

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## 5. Compensation Disclosure

Coastline Life Partners may receive compensation in connection with a life settlement transaction, including commissions paid by licensed life settlement providers.

- Compensation structures may vary by transaction
  - All compensation will be disclosed as required by applicable law
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## 6. Required Consumer Disclosures

In accordance with applicable life settlement regulations:

- A life settlement may be a **viable alternative** to lapse or surrender of a policy
  - Proceeds may be **taxable** and may affect eligibility for **Medicaid or other public assistance programs**
  - Policy owners are encouraged to consult **independent legal, tax, and financial advisors**
  - The policy owner's **creditors may have claims** to the proceeds
  - The purchaser of the policy will become the beneficiary and may have an interest in the insured's longevity
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## 7. Medical Information Authorization

Any collection or use of medical information:

- Requires **written authorization** from the policy owner/insured
  - Is used solely for underwriting and life settlement evaluation
  - Is shared only with authorized parties involved in the transaction
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## 8. Anti-Fraud Notice

Life settlement transactions are subject to fraud prevention laws.

Providing false or misleading information may:

- Result in denial of a transaction
- Subject individuals to civil and/or criminal penalties

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## 9. Record Retention & Regulatory Oversight

Coastline Life Partners maintains records in accordance with applicable state regulations, including required retention periods.

Transactions may be subject to review by state regulatory authorities.

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## 10. Third-Party Providers

Life settlement offers are made by **licensed life settlement providers**, not Coastline Life Partners.

We facilitate the process but do not:

- Purchase policies directly (unless separately licensed as a provider)
  - Guarantee offers or outcomes
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## 11. Contact & Verification

To verify licensing status or request additional information:

### **Coastline Life Partners**

Website: [www.coastlinelifepartners.com](http://www.coastlinelifepartners.com)

Email: [contact@coastlinelifepartners.com](mailto:contact@coastlinelifepartners.com)

Address: PO Box 290143, Port Orange, FL 32129-0143

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## 12. Acknowledgment

By engaging with Coastline Life Partners, you acknowledge that you understand the role of a life settlement broker and the disclosures outlined above.

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### **Compliance Note:**

These disclosures are designed to align with:

- Florida Life Settlement Act (Fla. Stat. §626.9911+)
- State-level life settlement regulations
- Industry best practices for broker transparency and fiduciary disclosure