



TERMS OF USE

Effective Date: April 1, 2026

1. Acceptance of Terms

By accessing or using www.coastlinelifepartners.com (the "Website"), you agree to be bound by these Terms of Use ("Terms"). If you do not agree, you must not use this Website.

2. Nature of Services

Coastline Life Partners ("Company," "we," "us") operates as a life settlement broker, representing policy owners in the evaluation and potential sale of life insurance policies.

We act in a fiduciary capacity to the policy owner, consistent with applicable laws, including Florida Statutes §626.9911–626.99296.

3. No Financial, Legal, or Tax Advice

The information provided on this Website is for informational purposes only and does not constitute:

- Legal advice
- Tax advice
- Financial or investment advice

You should consult with qualified professionals (e.g., attorney, CPA, financial advisor) before making decisions regarding a life settlement.

4. No Offer or Guarantee

Nothing on this Website constitutes:

- A guaranteed offer to purchase a policy
- A promise of value or pricing
- A binding agreement

All life settlement offers are subject to underwriting, review, and approval by licensed providers.

5. Eligibility

Use of this Website and services is limited to individuals who are:

- At least 18 years of age
- The legal owner of a life insurance policy or authorized representative

6. User Representations

By submitting information, you represent that:

- All information provided is true, accurate, and complete
- You have authority to provide the information
- You consent to the use and sharing of your information as described in our Privacy Policy

7. Intellectual Property

All content on this Website, including text, graphics, logos, and design, is the property of Coastline Life Partners and protected by applicable intellectual property laws.

You may not:

- Reproduce or distribute content without permission
- Use branding, logos, or materials for commercial purposes

8. Limitation of Liability

To the fullest extent permitted by law, Coastline Life Partners shall not be liable for:

- Any indirect, incidental, or consequential damages
- Loss of data, income, or opportunity
- Decisions made based on Website content

Your use of the Website is at your own risk.

9. Third-Party Links

This Website may contain links to third-party sites. We do not control or endorse those sites and are not responsible for their content or practices.

10. Compliance with Laws

You agree to use this Website in compliance with all applicable laws and regulations, including those governing life settlements.

11. Indemnification

You agree to indemnify and hold harmless Coastline Life Partners from any claims, damages, or liabilities arising from:

- Your use of the Website
- Your violation of these Terms
- Any inaccurate information you provide

12. Modifications

We reserve the right to modify these Terms at any time. Updates will be posted with a revised effective date.

13. Governing Law

These Terms shall be governed by the laws of the State of Florida, without regard to conflict of law principles.

14. Contact Information

Coastline Life Partners
Website: www.coastlinelifepartners.com
Email: contact@coastlinelifepartners.com
Address: PO Box 290143, Port Orange, FL 32129-0143

WEBSITE DISCLAIMERS

Coastline Life Partners

1. General Disclaimer

The information provided on this Website is for general informational purposes only and should not be relied upon as professional advice.

2. Life Settlement Disclosure

A life settlement involves the sale of a life insurance policy to a third party. The seller receives a lump sum payment that is greater than the policy's cash surrender value but less than its death benefit.

3. No Guarantee of Offers

- Offers are not guaranteed
- Policy valuation depends on underwriting and market conditions
- Not all policies qualify for a life settlement

4. Fiduciary Representation Disclosure

Coastline Life Partners acts as a fiduciary broker representing the policy owner and not the buyer.

5. Tax and Financial Impact Disclaimer

Entering into a life settlement may:

- Have tax consequences
- Affect Medicaid or other public assistance eligibility
- Impact estate planning and beneficiary expectations

You are strongly encouraged to consult independent professionals before proceeding.

6. Alternatives to Life Settlements

You should consider alternatives, including:

- Policy loans
- Accelerated death benefits
- Surrendering the policy
- Retaining coverage

7. Privacy & Medical Information Disclaimer

Medical information is only collected with your authorization and used strictly for underwriting purposes. See our Privacy Policy for details.

8. Licensing Disclaimer

Life settlement transactions are regulated at the state level. Coastline Life Partners operates in compliance with applicable licensing requirements.

Services may not be available in all states.

9. No Attorney-Client Relationship

Use of this Website does not create an attorney-client, financial advisor, or fiduciary relationship until a formal agreement is executed.

10. Forward-Looking Statements

Any projections or examples provided are illustrative only and do not guarantee future results.

11. Electronic Communications Consent

By submitting information through the Website, you consent to receive communications electronically, including email and phone contact.

12. Errors and Omissions

While we strive for accuracy, the Website may contain errors or omissions. We reserve the right to correct them at any time.

13. Contact

For questions regarding these disclaimers:

Coastline Life Partners
Email: contact@coastlinelifepartners.com
PO Box 290143
Port Orange, FL 32129-0143

Compliance Note:

These Terms and Disclaimers are structured to align with:

- Florida Life Settlement Act
- General U.S. consumer protection standards
- Industry best practices for brokerage and fiduciary disclosure