

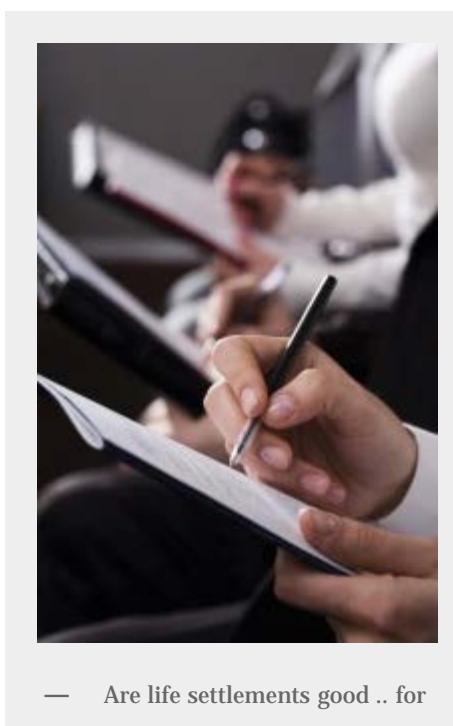
CATEGORY ARCHIVES: LIFE INSURANCE POLICIES

# Life Settlements are Good for Consumers and Investors – Study by Professor Narayan Naik, London Business School



Posted on **May 10, 2013** by **Darwin Bayston, CFA, President and CEO, LISA**

*Are life settlements good .. for consumer AND investors? That's been the selling point for the life settlement market for the past decade. It's largely been a story of belief without evidence for too long. **But now there's substantial evidence that life settlements offer tremendous value to both consumers and investors.** A soon-to-be-*



— Are life settlements good .. for

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M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

[« Apr](#)

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*published research study*

*by Professor Narayan*

*Naik of the London*

*Business School presents powerful findings that validate the life settlement market's value as a resource for consumers and an asset for investors.*

*Professor Naik will deliver the first full presentation of his research and findings at the Life Insurance Settlement Association (LISA) 19th Annual Spring Life Settlement Conference that will take place May 29th-31st at the Venetian Las Vegas.*

*The study concluded that American sellers of life insurance policies in the secondary market received more than 4 times the cash surrender values they would have received had they surrendered their policies to their respective life insurance companies. For investors, the research found that the average expected annual internal rate of return*

*(IRR) across the 11-year period of the study was 12.9%, and significantly higher than that in more recent years.*

*"Being largely uncorrelated with other financial markets, the life settlement asset class would appear to be an interesting investment opportunity for those willing to include longevity risk in their portfolio and to commit capital for the medium term," said Professor Naik.*

*For more information about the presentation and the event, go to the LISA's Event website: <http://spring.lisainstitute.org/>.*

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consumer AND investors?

**Curtis Loftis as Keynote Speaker for the 19th Annual Spring Conference at the Venetian Resort in Las Vegas, May 29-31.**

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