

The Secondary Market

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Veris Settlement Partners is "Bringing Liquidity to Life"

In 2013, we have seen a substantial resurgence in the life settlement market. Some of the current trends we are seeing include:

- **Bidding wars on attractive policies**
 - Multiple offers reduces investors' IRR's and provides more value to sellers
- **Institutional investors are returning/entering the marketplace or being more active**
 - The yields on life settlements are extremely attractive to buyers especially in this low interest rate environment
- **IRR expectations are down into the mid-teens on most cases**
 - Many policies that previously did not price due to longer life expectancies are now seeing positive value
- **Buyers are looking for more predictable outcomes**
 - Policies where an insured has had a material health decline since the policy was issued are most attractive to buyers
- **Most attractive policies are still UL's and SUL's (with one insured deceased) and Convertible Term Policies**
 - The Retained Death Benefit option is becoming an industry standard as many buyers are now offering a cash benefit, a Retained Death Benefit or a combination of the two

Please contact us at 631-239-6655 to review and price policies that may be a good life settlement candidate.

Since 2006, Veris Settlement Partners has helped policyowners receive over \$50 million more than if they surrendered their policies back to the insurance carrier. Veris Directors **Steve Shorrock** and **Russel Dorsett** served as CEOs of highly-rated insurance carriers plus Mr. Dorsett served as President of LISA, the Life Insurance Settlement Association. At Veris, our knowledge of the life insurance and life settlement market differentiates us from other intermediaries and makes us an indispensable partner from start to close.

For more information or to get pricing on your policies with our advanced software, please contact Veris.

Now's a wonderful time to submit policies for review as the capital currently exceeds the number of policies in the market.