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## Portrayal of Life Settlements in Consumer-Focused Publications

**STATUS:** Published, September, 2009

**LEAD RESEARCHERS:** Jesse Miller, Intern, University of St. Thomas MBA candidate; Christopher Kampa, ISI Director of Research and Project Development

**ISI OVERSIGHT:** Paul Siegert, ISI President and CEO; Christopher Kampa, ISI Director of Research and Project Development

**PROJECT DESCRIPTION:** Evaluate and gauge seniors' awareness of life settlements as a viable product for retirement planning, and analyze how those perceptions have been influenced through various media publications available to consumers over the past 4-5 years. ISI is concerned that many seniors are not aware that life settlements may be an option to provide additional funding for retirement in amounts greater than surrendering a life insurance policy. Many sources of media appear to misunderstand the basic fundamentals of life settlements and may be influencing the public through faulty reporting.

**SCOPE OF RESEARCH AND METHODOLOGY:** The project consists of a two-pronged analysis including secondary and primary research. The secondary research entails the collection and the review of journalistic articles and other publications relating to life settlements that are generally available to consumers, i.e., trade journals are excluded. Persistent themes chronicled from 2005 through April, 2009 are examined. The primary research consists of a survey sponsored in conjunction with Golden Gate Financial. The survey provides quantification of seniors' attitudes towards retirement planning and awareness of life settlements as a financial resource. The goal of the primary research is to assess seniors' perception of life settlements while the goal of the secondary research is an attempt to explain how those perceptions may have been influenced.

**RESOURCES:** Business Source Premier; General Reference Center Gold; Golden Gateway Financial; ProQuest; Other Sources of Media

**TARGET RESULTS AND BENEFITS:** Evidence that seniors have not been adequately informed of how life settlements and provide additional funding for retirement. It is hoped the research reported from this project will be useful to those considering how to better position the LISM and how to make seniors more aware of life settlement options.

**TIMELINE:** Data collection – April 2009; Data Analysis – May/June 2009; Write-up/Publish – August 2009.

**BUDGET:** \$26,686