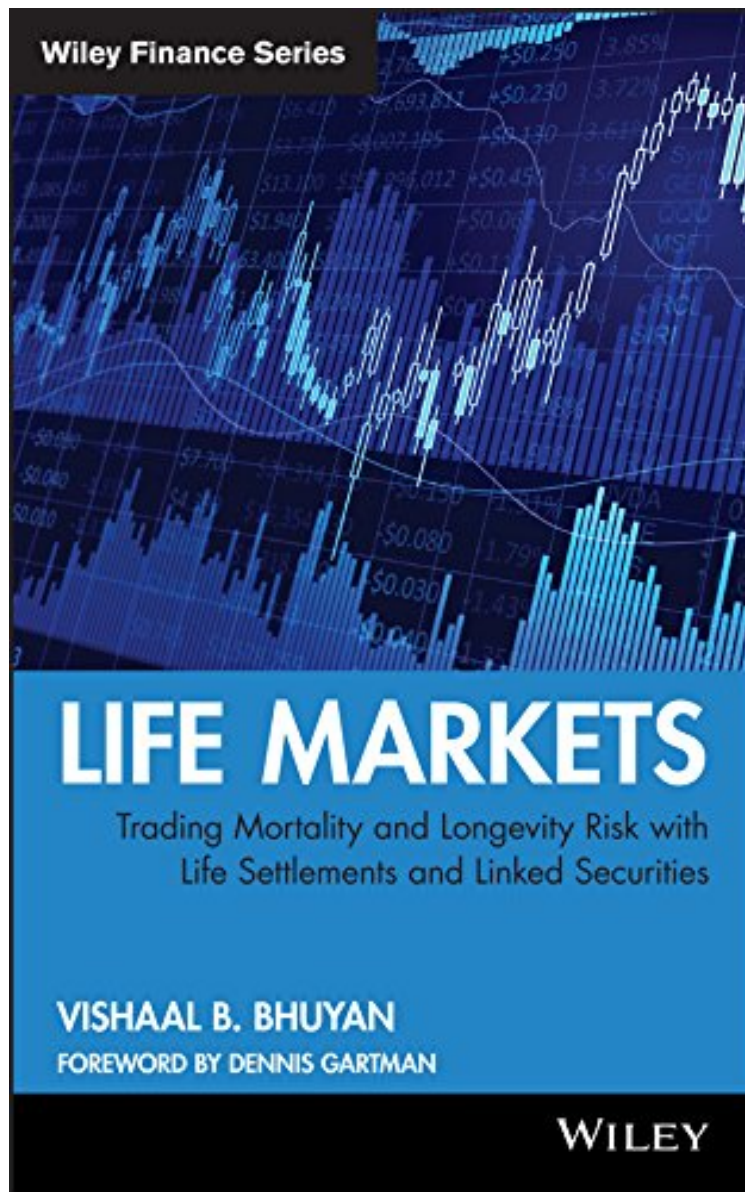


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## Life Markets: Trading Mortality and Longevity Risk with Life Settlements and Linked Securities (Wiley Finance)

*Vishaal B. Bhuyan*

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Finance):

A complete guide to longevity finance As the Baby Boomer population continues to age and the need for the securitization of life insurance policies increases, more financial institutions are looking towards longevity trading as a solution. Consequently, there is now a need for innovative financial products and strategies that have the ability to hedge longevity exposure for pension funds, reinsurance companies, and governments. These products and strategies are currently being developed with the use of life settlements. Here, author Vishaal Bhuyan provides a complete guide to this burgeoning sector. In *Life Markets*, Bhuyan and a team of expert contributors from leading firms offer an extensive look at how to trade life settlements. Provides practical guidance to the growing field of longevity finance Outlines the innovative financial products that are populating this field Highlights a safe haven for investors seeking returns in troubled times Covering everything from the history of life settlements to making a transaction-pricing, service providers, exchanges, and more-this book contains extensive coverage of the many issues surrounding longevity finance.

From the Inside FlapAs the Baby Boomer population continues to age and the need for the securitization of life insurance policies increases, more financial institutions are looking towards longevity and mortality risk trading as a solution. There is a pressing need for innovative financial products and strategies that have the ability to hedge longevity exposure for pension funds, reinsurance companies, and governments. To fill this growing demand in the financial marketplace, products and strategies are being developed with the use of life settlements and linked securities. Written for professional traders and institutional investors, *Life Markets* offers a comprehensive guide to the growing field of life settlements and linked securities. Life settlements offer innovative financial interactions for elderly individuals who sell their insurance policies to investors for a percentage of the coverage amount--which is greater than the cash surrender value offered by the insurance company that wrote the policy. Given today's volatile stock market, investors are finding life settlements and other related securities to be a safe haven that guarantees them solid returns and a stable financial future. With *Life Markets*, internationally acclaimed expert Vishaal Bhuyan and a team of coauthors from leading financial institutions, hedge funds, actuarial firms, law firms, and universities provide a complete analysis of the life settlement market and show you how to trade with confidence in this burgeoning market. Comprehensive in scope, *Life Markets* covers a wealth of material touching on everything from the history of life settlements to making a transaction--pricing, service providers, and exchanges. The book also explores regulatory issues and insurance company reaction, tax implications, and examines the ethical issues surrounding profiting from mortality. *Life Markets* is the just-in-time resource that examines the myriad of issues surrounding longevity finance for anyone considering entering this dynamic market.

From the Back CoverLIFE MARKETS As the Baby Boomer population continues to age and the need for the securitization of life insurance policies increases, more financial institutions are looking towards longevity and mortality risk trading as a solution. There is a pressing need for innovative financial products and strategies that have the ability to hedge longevity exposure for pension funds, reinsurance companies, and governments. To fill this growing demand in the financial marketplace, products and strategies are being developed with the use of life settlements and linked securities. Written for professional traders and institutional investors, *Life Markets* offers a comprehensive guide to the growing field of life settlements and linked securities. Life settlements offer innovative financial interactions for elderly individuals who sell their insurance policies to investors for a percentage of the coverage amount--which is greater than the cash surrender value offered by the insurance company that wrote the policy. Given today's volatile stock market, investors are finding life settlements and other related securities to be a safe haven that guarantees them solid returns and a stable financial future. With *Life Markets*, internationally acclaimed expert Vishaal Bhuyan and a team of coauthors from leading financial institutions, hedge funds, actuarial firms, law firms, and universities provide a complete analysis of the life settlement market and show you how to trade with confidence in this burgeoning market. Comprehensive in scope, *Life Markets* covers a wealth of material touching on everything from the history of life settlements to making a transaction--pricing, service providers, and exchanges. The book also explores regulatory issues and insurance company reaction, tax implications, and examines the ethical issues surrounding profiting from mortality. *Life Markets* is the just-in-time resource that examines the myriad of issues surrounding longevity finance for anyone considering entering this dynamic market.

About the AuthorVISHAAL B. BHUYAN is the Managing Partner of VB Bhuyan Co., an advisory firm focused on educating institutional investors on the life markets. As an advisor, Bhuyan assists institutional investors on building profitable trading strategies that utilize a number of mortality and longevity risk related products. In addition to delivering presentations, Bhuyan has been featured, or published in, a number of widely read financial and economic publications and publishes the *Wave Report*, a monthly market commentary on the life markets. Bhuyan is a graduate of the University of Pennsylvania.