

Freeman & Co. LLC

“Independent Financial Services Advice”

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July 2008

Report Highlights:

Advice on staying on the cutting edge of the retirement marketplace

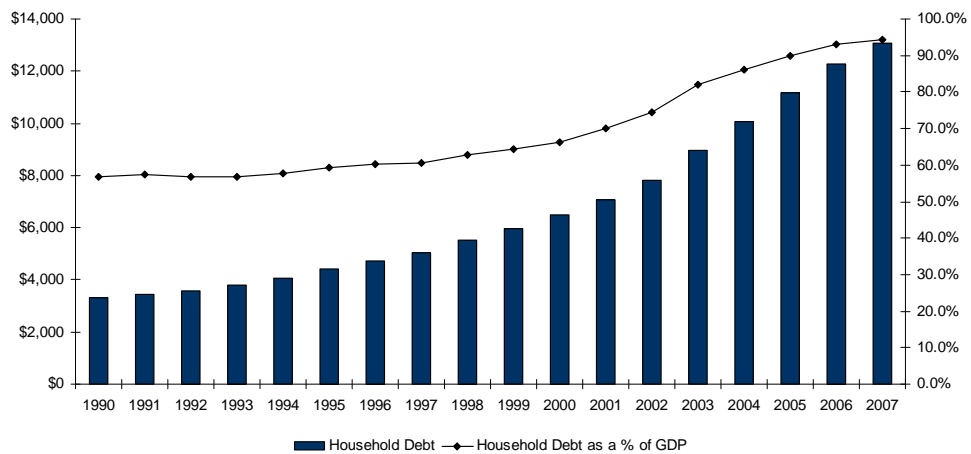
An overview of the rapidly growing life settlement market

Retirement Funding: New Solutions for a Growing Problem

In this report we address:

- The growing complexity of retirement and the variety of factors that are changing the dynamics of the retirement marketplace, including increasing life expectancies, lower savings rates, rising healthcare costs and greater personal leverage.
- Ways that financial services companies should approach the next generation of retirees to avoid being left behind by more innovative competitors. The new dynamics of the retirement market require new solutions. We talk about emerging products and services on the forefront of this trend.
- The rapidly growing life settlement industry: these revolutionary products allow retirees to tap into previously inaccessible value in life insurance policies, but have also been a focus of controversy. We explore how they work and where this quickly evolving industry is headed.
- The Life Settlement value chain and explain why the current model of “straddling the chain” cannot last forever as this emerging, non-correlated asset class continues to grow.

Growth of Household Debt as a % of GDP (1990 - 2007)
(\$ billions)



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