



Subject Files:

Bibliographies on Insurance Topics

Last Updated 7/7/2008

NAIC publications are available from the [NAIC Store](#).

We cannot provide articles from other publishers.

LIFE INSURANCE – ACCELERATED BENEFITS & VIATICAL SETTLEMENTS (LIFE SETTLEMENTS)

NAIC Publications

Selling Your Life Insurance Policy: Understanding Viatical Settlements & Viatical Settlements: Buying Viaticals as Investments, http://www.naic.org/consumer_home.htm

Viatical Settlement Model Regulation - includes Viatical Settlements: Buying Viaticals as Investments & Selling Your Life Insurance Policy: Understanding Viatical Settlements, Brochures in Appendix A, *Model Laws, Regulations and Guidelines-698*, **NAIC Model**

Regulating the Secondary Market for Life Insurance Policies, Neil A Doherty & Hal J. Singer, *The Journal of Insurance Regulation*, Summer, 2003

Regulating Viatical Settlement Transactions and Promoting Information Sharing Among State and Federal Financial Regulators, Testimony by Tom Gallagher, Chief Financial Officer, Florida Department of Insurance before the House Subcommittee on Capital Markets, Insurance and Government, NAIC, May 15, 2003

Viatical Settlements, *Issues*, NAIC

Viatical Settlement Model Act, *Model Laws, Regulations and Guidelines-697*, **NAIC Model**

Viatical Settlement Model Regulation, *Model Laws, Regulations and Guidelines-698*, **NAIC Model**

State Laws Regarding Viatical Settlements (Living Benefits). *Compendium of State Laws on Insurance Topics*, **NAIC Chart**

Accelerated Benefits Model Regulation, *Model Laws, Regulations and Guidelines-620*, **NAIC Model**

Appellate Court Holds that Viatical Settlements are not Securities Subject to Federal Securities Laws, *Journal of Insurance Regulation*, Winter, 1996

State Regulators Approve Further Controls on Viaticals, *NAIC News*, October, 1994

House Approves 'Living Benefits' for Federal Employees, *NAIC Legislative Update*, July 31, 1994

Regulators Continue Push to Clamp down on Viatical Settlements, *NAIC News*, April, 1994

NAIC Gives Final Nod to Regulation of Viatical Settlements, *NAIC News Release*, December 5, 1993.

Imminent Death and Accelerated Benefits: The Regulatory Environment, Stephen L Poe, Kennes C. Huntley, & John H. Thornton, *Journal of Insurance Regulation*, Fall 1993

Accelerated Benefits, *Issues*, NAIC , 1993

Other Publications

States Target Wagering on death: Lawmakers banning big bucks insurance policies which some contend prey on America's elderly, Kirsten Scharnberg, *Chicago Tribune*, 07/01/08

Buckeye State STOLI Bill Becomes Law, Matt Brady, *National Underwriter online*, 06/12/08

Arizona Becomes 10t State to adopt STOLI Legislation, Sean P. Carr, *BestWire*, 05/23/08

STOLI Bills Advance in Four States, Sean P. Carr, *Best's Insurance News*, 05/12/08

Laws May Have to Change to Allow Life Insurer Loan Programs, LISA Head Says, Fran Matso Lysiak, *Best's Insurance News*, 05/12/08

STOLI Staying in States Through 2008, Sean P. Carr, *Best's Insurance News*, 04/28/08

Iowa Legislature Approves Bill Protecting Seniors, www.InsurenceNewsNet.com 04/14/08

ACLI, LISA Favor Different Approaches to Regulating STOLI, Ron Panko, *Best's Insurance News*, 04/10/08

Measure would Restrict Life Settlements, Leslie Reed, *Omaha World Herald*, 03/25/08

A Policy and a Perfect Stranger: Legislation weighing action against scam, Diane Levick, *The Hartford Courant*, 03/11/08

Stranger Originated Life Insurance A Bad Bet, Regulators Say, Paul Wenske, *The Kansas City Star*, 03/09/08

Treating Death as a Commodity, Marc Lifsher, *Los Angeles Times*, 02/20/08

Rules Proposed for Death Bonds: Life insurance policies sold to third parties, Andrea James, *Seattle Post Intelligencer*, 02/18/08

You Can Bet Your Life this Policy will End in Tears, Stephen Foley, *Independent on Sunday*, 02/17/08

Rooting Out a Twisted Form of Life Insurance John Ketzenberger, *Indianapolis Star*, 02/14/08

Bill Takes Aim at Life Insurance Gimmick, Nancy Hicks, *Lincoln Journal Star*, 02/03/08

US Appeals Court Ruling On State Regulation of Life Settlements likely to Have Broad Implications, Fran Matso Lysiak, *Best's Insurance News*, 12/26/07

STOLI Bills Surface at State Level, Jim Connolly, *National Underwriter online*, 12/13/07

High Court Move Lets States Regulate Life Settlements, Matt Brady, *National Underwriter online*, 12/03/07

House Subcommittee Leaders Want Treasury Guidance on STOLI, R. J. Lehmann, *Best's Insurance News*, 11/28/07

Insuring Controversy, Anita Huslin, *The Washington Post*, 11/27/07

Cashing In: An insurance man builds a lively business in death – as life settlements boom, banks, regulators circle, Liam Plevin & Rachel Emma Silverman, *The Wall Street Journal*, 11/26/07

NCOIL Adopts Life Settlement Model with STOLI Definition, Jim Connolly, *National Underwriter online*, 11/19/07

US Life Insurers Plot Strategy to Counter Pressure from Life Settlement, *Life insurance International* 10/11/07

Insight: Affirming Viatical Settlement Laws, Frank N. Darras, *Best's Review*, 09/01/07

Life Settlement Firms Disclose payout Data, Matt Brady, *National Underwriter online*, 08/30/07

Life Settlements Advanced in 2006: LIAA, Matt Brady, *National Underwriter online*, 08/06/07

Profiting from Mortality, Matthew Goldstein, *BusinessWeek*, 07/20/07

Life Insurance policies on Alumni May Turn out to Be Deadly Investments for Colleges, Experts Say, Brad Wolverton, *The Chronicle of Higher Education*, 05/17/07

Law Upheld that Ok's Sale of Benefits by Dying Patients, Larry O'Dell, *The Virginian Pilot*, 05/01/07

The High Price of Free Insurance, Anne Tergesen, *Business Week*, 04/23/07

NCOIL Punts Tough Settlement Issues to Summer Meeting, R. J. Lehmann, *Best's Insurance News*, 04/21/07

Life Settlements: Proceed with caution, *AlaskaUSA Publications*, Dianne Molvig, 03/26/07

NASD Warns Investors on Life Settlement Perils, R J. Lehmann, *Best's Insurance News*, 02/12/07

Life Insurance Investment Scheme Requires Reflection, Gail Liberman, *Cox News Service*, 12/24/06

Third Party Life Insurance Under Fire, *Life Insurance International*, 12/11/06

Life Insurance Groups Call for End to Stranger Owned Policy Arrangements, Chris Grier, *Best's Insurance News*, 12/01/06

Group Sounds Off on Life Settlement Regulations Jim Connolly, *National Underwriter*, 11/29/06

NCOIL Puts Life Settlement Act Reauthorization On Hold, Eleanor Barrett, *Best's Insurance News*, 11/13/06

The Dark Side of Life Settlements. Stranger-originated life insurance is target of national regulators. Disclosure rules are one proposal that states could adopt, Steve Jordan, *Omaha World Herald*, 11/09/06

Viatical Firm's Former President Pleads Guilty to Federal Securities Fraud Charges, R. J. Lehmann, *Best's Insurance News*, 11/07/06

Spitzer Suit Accuses Company of Abuses in Insurance For Elderly and Ill, Charles Duhigg & Joseph Treatster, *The New York Times*, 10/27/06

Life Insurers Face the Future, Grudgingly, Holman W. Jenkins, *The Wall Street Journal*, 08/09/06

Life Insurers Turn to NAIC to Put Reins on Speculative Facet of Life Settlements, Eleanor Barrett, *Best's Insurance News*, 05/08/06

Investors Seek Profit in Strangers' Deaths, Liam Plevin, *The Wall Street Journal*, 05/02/06

Life Settlements Face Growing Scrutiny from Regulators, Fran Matso Lysiak, *Best's Insurance News*, 04/20/06

Limra Survey: Insurers Oppose Certain Life Settlements, Ron Palko, *BestWire*, 04/05/06

NASD Chairman Eyes Secondary Life Market, Allison Bell, *National Underwriter online*, 03/22/06

Insurance Probe Defies Death; Life settlements now on Spitzer's radar, Matthew Goldstein, www.thestreet.com, 03/09/06

Psst! Wanna Buy a Used Life Insurance Policy? Life settlements: Where life insurance meets the capital markets, *Moody's Investors Service*, February 2006

Viatical Principals to Pay \$25M; The SEC obtained \$25 million settlement against principals of viatical settlement company Mutual Benefits Corp., Patrick Danner, *The Miami Herald*, 12/2/05

Wanted Your Life Insurance; Investors are keen to offer life settlements. Seller Beware, Toddi Gutner, *BusinessWeek*, 10/31/05

Investors Reach \$10M Settlement; An investor lawsuit over the collapse of Fort Lauderdale's Mutual Benefits Corp has yielded a \$10million settlement with the firm's lawyers, Patrick Danner, *The Miami Herald*, August 30, 2005

Strangers Laying Bets You'll Live, Or you'll die, Lee Weisbecker, *Triangle Business Journal*, August 1, 2005

Letting an Investor Bet on When You'll Die, New insurance deals aimed at wealthy raises concerns; Surviving a two-year window, Rachel Emma Silverman, *The Wall Street Journal*, May 26, 2005

Moving the Market---Tracking the numbers, outside audit: Viaticals' may draw more insurers, Karen Richardson, *The Wall Street Journal*, May 18, 2005

Senate Committee Hopes to Kill LILACs, Arthur D. Postal, *National Underwriter online*, May 4, 2005

Producers Face Scrutiny, New Rules in Placement of Structured Settlements, David Dankwa, *Best's Insurance News*, May 2, 2005

Fla Judge Orders Viatical Company Receiver to Return \$106 Million to Some Investors, Fran Matso Lysiak, *Best's Insurance News*, February 22, 2005

Growth in Life Settlements ahs Life Insurers Concerned, Say Industry Experts, Fran Matso Lyusiak, *Best's Insurance News*, February 22, 2005

Insurers Cry Foul Over Life Policies Sold to Strangers, Greg Edwards, *Richmond Times*, January 29, 2005

Savvy Senior: Life settlements allow seller to cash in policy, Jim Miller, *Charleston Gazette*, December 27, 2004

Reselling Life Insurance Policies, *Deseret Morning News*, December 12, 2004

Federal Magistrate Judge: Viatical company Mutual Benefits violated securities laws, Fran Matso Lysiak, *Best's Insurance News*, November 11, 2004

Desperately Ill Can Sell Insurance Policies; Tax free, David Leeper, *El Paso Times*, November 8, 2004

Life Groups Ask NCOIL to Oppose Third Party Investments in Some Life Policies, R.J. Lehmann, *Best's Insurance News*, November 19, 2004

Selling Your Life Insurance To A Stranger: Policyholder raise money by treating their coverage as asset and unloading it, Jeff D. Opdyke, *The Wall Street Journal*, September 21, 2004

Life Settlement Firms Face Jumbled Regulatory Picture, Allison Bell, *National Underwriter L/H*, September 20, 2004

Investment May be Macabre: That's all, *Charlotte Observer*, September 11, 2004

Fraud Tainted Business Built on the Dying, Charge, Ed White, *The Grand Rapids Press*, August 14, 2004

States Can Regulate Either as Insurance or Securities, Kathy Bushouse, *South Florida Sun Sentinel*, July 25, 2004

NCOIL Changes Life Settlement Model Law to Strengthen Consumer Protections, Dennis Kelly, *Best's Insurance News*, July 22, 2004

Death Investors at Risk, Part 2 of 2, Michael J. Berens & Mark Skertic, *The Chicago Tribune*, July 5, 2004

Chasing the Death Dividend, Part 1 of 2, Michael J. Berens & Mark Skertic, *The Chicago Tribune*, July 4, 2004

Judge Rules SEC Can Regulate Florida Firms sale of Insurance Investments, Patrick Danner, *The Miami Herald*, June 28, 2004

ACLI Will Ask Commissioners to Reinstate Viaticals Licensing, R. J. Lehmann, *Best's Insurance News*, June 8, 2004

Maine Governor Approves Life Settlements: Editorial, Denis Kelly, *Best's Insurance News*, June 4, 2004

Questions Haunting Viatical Firm, Tom Stieghorst, *South Florida Sun-Sentinel.*, May 16, 2004

Viatical Company Denies Wrong Doing Charges are Trumped Up, Spokesman says, Glen Singer, *South Florida Sun Sentinel*, May 8, 2004

Regulators Shut Down For Lauderdale, Fla Based Viatical Settlement Firm., Patrick Danner, *The Miami Herald*, May 6, 2004

ACLI Protests Change to Viatical Model Daft, Jim Connolly, *National Underwriter L/H*, May 5, 2004

Do Viatical Brokers Need Licenses?, *Insurance Chronicle*, April 19, 2004

ACLI Pushes for Separate Viatical Broker Licensing, Jim Connolly, *NU online*, April 8, 2004

Viatical Model OK's Minus Licensing Rule, *Daily Insurance Reporter*, March 17, 2004

Life Settlement Industry Seeks Better Market Data, John Hillman, *Best's Insurance News*, December 30, 2003

NAIC Delays Action on Viatical Model, Jim Connolly, *National Underwriter online*, December 17, 2003

Regulators Targeting Viaticals Sales Scams, Purva Patel, *South Florida Sun-Sentinel*, November 2, 2003

Purchasing Power; Life settlement providers must overcome problems in underwriting, financing, marketing and perseverance to tap into a potentially huge market Steven Arenson & Bob Miller, , *Best's Review*, August, 2003

Purchasing Power, Life Settlements vs Viaticals, Steven Arenson & Bob Miller, *Best's Review*, August, 2003

Florida Viatical Bankruptcy Order Seen Impacting Many Life Insurers, *BestWire*, June 12, 2003

Virginia Enacts Viatical Broker Law, Allison Bell, *National Underwriter L/H*, May 7, 2003

Department of Corporations Takes Enforcement Action Against Insurance Agents Selling Unlawful and Fraudulent Viatical Investments. *A P Newswire*, March 20, 2003

Viatical Bankruptcy Order Affects 350 Life Companies, *Best's Insurance News*, February 4, 2003

Florida Regulators Charge Viatical Firm with Fraud, Marie Suszynski, *Best's Insurance News*, January 29, 2003

Life Settlement Ethics: Lessons from the past, knowledge for the future, Mark Berlin Kevin Glowacki & Robert Miller, *National Underwriter L/H*, December 9, 2002

Officials Targeting Variable Annuities, Susan Tompor, *Detroit Free Press*, December 2, 2002

Cashing Out: Big banks and insurers are putting money into the business of buying unwanted life insurance policies, a trend that foreshadows growth for the still-new industry, Ron Panko, *Best's Review*, April, 2002

Viatical and Life Settlements: The frightening secondary market for life insurance policies, Joseph M. Belth, *Contingencies*, March/April, 2002

Viaticals Carry Risk of Fraud, State Warns Betting On Death Unwise, Experts Say, Teresa Dixon Murray, *The Cleveland Plain Dealer*, March 31, 2002

This Investment Vehicle is Rife with Fraud, Kathy Kristof, *South Florida Sun-Sentinel*, March 12, 2002

A Foolish (And Ghoulish) Investment, Michele Singletary, *The Washington Post*, March 10, 2002

Life Settlement Institute Testifies Before US House of Representatives Committee on Financial Services Oversight and Investigations Subcommittee, *Ascribe News*, February 28, 2002

Congressional Testimony Growing Incidence of Fraud in Viatical Settlements, *Federal Document Clearing House*, February 26, 2002

Arizona Regulators Allege Fraud in Viatical Sales, *Best Day*, December 5, 2001

North Carolina Law Expands Regulators' Authority Over Viatical Settlements, *Bests Insurance News*, October 19, 2001

Fraud, New AIDS Drug Slow down Business in Death Benefits, Kristina Stefanova, *The Washington Times*, August 23, 2001

Life Settlement Coalition Launched to Educate Insurers, John Hillman, *Bests Insurance News*, August 14, 2001

CNA Places Moratorium on Viatical Purchases, Ron Panko, *BestWeek*, July 30, 2001,

Viatical Investors Told to Pay Up Again, Helen Huntley, *St Petersburg Times*, June 27, 2001

NJ Insurance Department Adopts Licensing for Viatical Brokers, *Bests Insurance News*, June 13, 2001

Securitized Bonds Could Propel Growth of Life Settlements, *Bests Insurance News*, June 6, 2001

Death Wish Investors in Insurance Policies for the Terminally Ill are watching their Capital get Annihilated, Carrie Coolidge, *Forbes*, March 19, 2001

Business World: Back to the future when life insurance was fun, Holman W. Jenkins, *The Wall Street Journal*, March 14, 2001

Viatical Settlements Could be a Godsend or a Swindle for the Dying, *The Washington Post*, February 13, 2001

Fla Viatical Firm Succumbs to Bad News: State Regulation, Fran Matso Lysiak, *BestWeek*, February 12, 2001

Betting On Death, *Consumer Reports*, February, 2001

Who Regulates Viaticals? www.insure.com , January, 2001

Viatical Transactions: The frightening secondary market for life insurance policies, Joseph M. Belth, *Insurance Forum, Inc.*, 2000

Study: Monitoring Viatical & Life Settlements Pose Challenge for Industry, *Best's Insurance News*, December 20, 2000

As Viatical and Life Settlements Multiply in the USA, LOMA Examines the Issue for Life Insurers in a Just Published Report *PR Newswire*, December 14, 2000

NAIC Committee Adopts Report on Life Settlements, *Bests Insurance News*, December 6, 2000

Law Aims to Protect Death Futures Buyers, Kathy M Kristof, *Los Angeles Times*, October 27, 2000

Maryland Seizes Viatical Marketers Policies David Pilla, *Bests Insurance News*, October 20, 2000

New Law Clarifies State Authority Over Viatical Investments; Investments in 'Death Futures' Among Top-Ten State Scams, *Business Wire*,. October 10, 2000

How to Cope When Health Problems Wreak Financial Havoc Laura T. Coffey, *St Petersburg Times*, October 1, 2000

Clearance Sale: After Merger or Acquisition, Life settlements May Recover Value for Company Owned life insurance policies, Gary Chodes, *Best's Review*, October, 2000

Viaticals are Rife With Cheating, Risky Bests on Someone Dying, Jane Bruant Quinn, *The Baltimore Sun*, September 24, 2000

NAIC Viatical Model Law Draft Would Include Life Settlements, Ron Panko & David Pilla, *BestWeek, L&H*, September 4, 2000

California Supreme Court Rules in Favor of AIDS Disability Claim, *Business Wire*, August 20, 2000

The First Viatical Fraud Convictions, *The Insurance Forum*, August, 2000

Viatical Official Says Lax Underwriting Found at Root of Fraud, *Best's Insurance News*, July 7, 2000

Raid on Lexington, Ky Life Insurance Firm Part of National Crackdown, *Lexington Herald Leader*, June 12, 2000

Feds Indict 13 People, 3 Companies in \$117 Million Viatical Fraud Case Dennis Kelly, *BestWeek, L&H*, June 5, 2000

States Continue to Crack Down on Viatical Settlement Fraud, *Best's News*, June 2, 2000

Federal Raid Highlights Concern Over Viaticals, by Jim Connolly, *National Underwriter, L&H*, May 29, 2000

Be Careful When Your Life Is Worth Money to Strangers Paul Palazzo, *The Seattle Times*, May 15, 2000

VUL Accelerated Benefits Can Pay for LTC Norse N. Blazzard, Judith Hasenauer, *National Underwriter L&H*, May 10, 2000

Insurance Departments Look to Stamp Out Viatical Fraud, Eric Thorsen, *Best's Insurance News*, March 15, 2000

Brokers Receive Guidance on Life Settlements Carole Ann King, *National Underwriter L&H*, January 31, 2000

The Kelco Group Advocates Revisions to NAIC Model Viatical & Life Settlement Act Increasing Consumer Protection, *Kelco News Release*, January 31, 2000

Brokers Receive Guidance on Life Settlements, Carole Ann King, *National Underwriter L&H*, January 31, 2000

Study: Seniors Will fuel Viatical Growth, Joseph D'Allegro, *National Underwriter L&H*, January 10, 2000

Viatical Settlement Concept Seen Moving from Last Resort Mode into Source of Funds for Healthy Seniors, *Insurance Advocate*, January 1, 2000

Making a Killing Viaticals let Sick People Sell their Life Insurance, But Investing in Death may not Always be the Best Bet, Daniel Eisenberg, *Time*, November 29, 1999

John Hancock Sues Cleveland Area Viatical Company over Florida Deals, *The Miami Herald*, October 1, 1999

New Jersey Looks for Ways to Regulate Viatical Settlement Market, David Shook, *The Record*, September 30, 1999

Taking the Bad out of Viatical Firms Hope to Lift Reputation of Industry, Offer Protection from Fraud, Humberto Cruz, *Sun Sentinel- Ft Lauderdale*, September 27, 1999

Florida Moves Against Another Viatical Co. Joseph D'Allegro, *National Underwriter L&H*, August 23, 1999

Texas Indictments Shake up Viatical Settlement Industry, Edmundo Conchas, *San Antonio Business Journal*, August 23, 1999

Florida Regulators Raise Their Efforts to Oversee Growing Viatical Industry, Ron Panko, *BestWeek L&H*, August 2, 1999

Insurance Companies, Regulators, Wrangle over Viatical Policies, *Sun Sentinel*, July 31, 1999

A life-Insurance Plan May Be Dead End for Scores of Investors, Douglas Blackmon, *The Wall Street Journal*, July 29, 1999

US, Florida to Probe Investments Involving Viatical Settlements, Douglas Blackmon, *Dow Jones Business News*, July 26, 1999

Who Regulates Viaticals, Lisa Karam Middleton, *Insure Com, The Consumer Insurance Guide*, July, 1999

Texas First State to Regulate Life Settlements, *News Release*, June 29, 1999

Viatical Settlements: The Other, Positive Side of the Story, *News Release*, June 1, 1999

Insurance Investors Getting Scammed, *News Release*, May 26, 1999

Cash for Life (Insurance): policies Gain Momentum: Accelerated Death Benefits Liberalized, Gene Linn, *Journal of Commerce*, May 6, 1999

Viaticals Traced to 1911 Ruling, Gene Linn, *Journal of Commerce*, April 27, 1999

New Market for Viaticals Firms Criticized. Gene Linn, *Journal of Commerce*, Part II, April 27, 1999

Viaticals Industry under Attack, Life Insurers See Need for Stronger Legislation, Gene Linn, *Journal of Commerce*, Part I, April 26, 1999

High Net Worth Viaticals Ripe for Reinsurers, Gary Chodes & Bernie Goebel, *National Underwriter L&H*, April 26, 1999

Policies with Living Benefits Double in 4 Years, Joseph D'Allegro, *National Underwriter L&H*, April 26, 1999

Accelerated Death Benefits Provisos on Rise, *Insurance Accounting*, April 19, 1999

Market for Healthy Insureds' Policies Seen as Dangerous, Ron Pankoi, *Best's News*, April 9, 1999

Professionals in Viatical Industry Welcome Clear Rules, Wm. Scott Page, Editorial, *Sun Sentinel Ft. Lauderdale*, March 29, 1999.

The Lottery on Lives, Jane Bryant Quinn, *Newsweek*, March 15, 1999.

Special Viatical Issue, *The Insurance Forum*, vol. 26, no. 3, March 1999

Viatical Settlement: What's A Good Fit, Hal Stucker, *National Underwriter L&H*, February 1, 1999

Group Aids Healthy Seniors With Viaticals, M. Christian Murray, *National Underwriter, L&H*, February 1, 1999

Viatical Questions Mount, Jim Connolly, *National Underwriter L&H*, January 25, 1999

Fla. Seeks More Rules on Viatical Products, *Insurance Regulator*, January 18, 1999

Viatical Settlements: An Explanation of the Process, An Analysis of State Regulations and an Examination of Viatical Settlements as Securities, *Drake Law Review*, vol. 46 no. 4. 1998.

Dollars & Dying Financial Options, Scott Bernard Nelson, *The Tampa Tribune*, November 22, 1998

Viatical Company Broadens Field to Buy Unneeded, Excess Life Policies of Senior Citizens, *Insurance Advocate*, May 23, 1998

SEC Fines Florida Viatical Company, Amy S. Friedman, *National Underwriter, L&H*, May 18, 1998

Mixing Death and Profit Viatical Contracts Bring Cash to Terminally Ill, Profit to Investors, Gene Meyer, *Kansas City Star*, May 10, 1998

Viatical Companies Buying From Healthy Seniors, Amy S. Friedman, *National Underwriter, L&H*, April 28, 1998

NAIC Mulls Privacy Options on Viaticals, *Insurance Accountant*, April 6, 1998

Accelerated Benefit Rider Also Pays for Chronic as Well as Terminal Illness, Linda Koko, *National Underwriter, L&H*, April 6, 1998

Viaticus Fined for Mistake with Solicitation Mailings, Barbara Mannino, *BestWeek, L&H*, March 9, 1998

Viaticus Adds Seniors, *Best's Review, L&H*, December 1997

Aetna Catches Flak Over Verification Fee/ Viatical Industry Critical of Policy, *The San Francisco Chronicle*, Laura Castaneda, November 24, 1997

Banks Now Selling Viatical Settlements, Amy S. Friedman, *National Underwriter, L&H*, November 3, 1997

A Plan for all Ages, J. Timothy Lynch, *Journal of the American Society of CLU & ChFC*. November, 1997

'Viatication': a '96 Tax Act Estate Planning Opportunity, Vivienne Gilbert, *National Underwriter, L&H*, October 6, 1997

Post-1996 Viatical Settlements Under Section 101 of the Internal Revenue Code, Robert H. Breakfield, *The National Public Accountant*, October, 1997

Viatical Settlement Firm Rethinks Target Markets, *BestWeek, L&H*, September 29, 1997

New Viatical Settlement Law Signed in California, *Insurance Advocate*, August 30, 1997

Moving Beyond the Learning Curve, Barbara Mannino, *Best's Review, L&H*, August, 1997

Viatical Model Act Adopted by NCOIL, Diane West, *National Underwriter, L&H*, July 28, 1997

Missouri Legislature Passes Viatical Regs, Susan Daniels, *National Underwriter, L&H*, June 16, 1997

Viaticals, Quarterly Communiqué, Spread the Risk, Inc., Volume 3, No. 2, 1997

New Law Has Accelerated Benefits 'Catch' In it, Norse N. Blazzard & Judith A Hasenauer, *National Underwriter L&H*, May 19, 1997

Allegations of Fraud, Deceit Encumber Viatical Industry, Sougata Mukherjee, *Kansas City Business Journal*, May 16-22, 1997

For 'Death Futures', the Playing Field is Slippery, Marcia Vickers, *The New York Times*, April 27, 1997

Living Benefits Become Typical on Group Life, Allison Bell, *National Underwriter, L&H*, April 14, 1997

Mortal Danger, Kenneth W. Faig, Jr., *Best's Review, L&H*, April, 1997

9th Circuit Gives Victory to Viaticals, Victoria Slind-Flor, *The National Law Journal*, March 10, 1997

Incontestability Clause Trumps Imposter Defense in California HIV Case, *Mealey's Insurance Law Weekly*, March 6, 1997

New Tax Policy Seen Creating Dramatic Increase in Use of Viatical Settlement Programs, *Insurance Advocate*, March 1, 1997

Viatical Settlements: Perspectives of Investors, Regulators, and Insureds, David W. Sommer, *Journal of the American Society of CLU & ChFC*, March, 1997

Death Benefits: No longer just for beneficiaries, J. Timothy, *Journal of the American Society of CLU & ChFC*, March, 1997

Tax Legislation Affecting Individuals in 1996, Nicholas Fiore, *Journal of Accountancy*, March, 1997

Viaticals, *Communiqué, Spread the Risk, Inc.*, Vol. 3, No. 1, March, 1997

SEC is Denied Rehearing of Ruling on Viaticals, *BestWeek, L&H*, December 30, 1996

Getting Life Insurance Death Benefits Early, Howard W. Wolosky, *The Practical Accountant*, November 1996

Viatical Cos. See Validation in Favored Tax Status, *National Underwriter, L&H*, October 28, 1996

State Laws, NAIC Regulate Viatical Settlements, *Employee Benefit Plan Review*, October 1996

Accelerated Death Benefits Receive Tax Preference, *Employee Benefit Plan Review*, October 1996

Landmark Development viatical Settlement Executive Notes New Law's Favorable Climate for 'Living Benefits', *Insurance Advocate*, August 10, 1996

Nature Deals Blow to Viatical Insurers, *Journal of Commerce*, August 9, 1996

Despite Win Over SEC, Viaticals May Face Threat, *BestWeek, L&H*, July 22, 1996

Doubts Ahead for Firms that Buy AIDS Victims' Insurance, Steve Sakson, *APWire*, July 19, 1996,

Court: Viatical Settlements Neither Fish Nor Fowl, *Insurance Regulator*, July 15, 1996

Viatical Settlements: New Issues for Legislators, *The Insurance Legislative Fact Book and Almanac* 1996, NCOIL

Regulators, Investors put Viaticals Under Microscope, *The Actuary*, May 1996

Focus on Viatical Settlements, *State Health Notes*, April 15, 1996

Viatical firm Ordered to Obey Securities Laws, *BestWeek, L&H*, March 25, 1996

Shady Agent, Viatical Mix Creates Recipe for Fraud, *Best's Review, L&H*, March 1996

Viatical Firms Fighting Outlaw Image, Charles E. Schmidt, Jr. *Best's Review L&H*, March, 1996

The Viatical Industry is Coming of Age Financially, *National Underwriter, L&H*, March 4, 1996

Viatical Firm Still must Register with SEC, *BestWeek, L&H*, January 29, 1996

Nice Work on Viatical Regulation, Editorial, *National Underwriter, L&H*, December 11, 1995

Standard & Poor's Issues Viatical Settlement Rating Criteria, *Insurance Advocate*, November 11, 1995

Viatical Cos. May Follow Dignity partners' Lead, *National Underwriter, L&H*, November 20, 1995

Viatical Ratings Depend on Fairness, *Insurance Regulator*, November 13, 1995

Judge Backs Government in Viaticals Case, *Insurance Regulator*, September 11, 1995

A Helping Hand for Terminally Ill, *Business Insurance*, September 11, 1995

Cost Factors Hinder Viatical Settlement Market, *National Underwriter, L&H*, July 3, 1995

Volatile Market, *Kansas City Business Journal*, Feb. 24-March 2, 1995.

The 'Mainstreaming' of Viatical Settlements: Market Demand Drives Phenomenal Growth, *Insurance Advocate*, February, 25, 1995

ACLI Supports Accelerated Death Benefits Bills, *National Underwriter, L&H*, January 30, 1995

Tax Break for Viatical Recipients Included in GOP's 'Contract' Agenda, *BestWeek, P&C*, January 16, 1995

What you need to know about accelerated benefits. *ACLI*. (brochure) circa 1995

Terminally Ill Employees Grapple With Benefits Issues, *The Wall Street Journal*, December 29, 1994.

Viatical Settlements not Enticing Many Insurers, *National Underwriter, L&H*, December 5, 1994

Viatical Companies Seem Ready to Embrace Regulation, *National Underwriter, L&H*, November 28, 1994

Regulating Viatical Transactions, *FICC Quarterly*, Fall 1994

NAIC Adopts Regulation Outlining Stiffer Rules for Viatical Companies, *BNA's Health Care Policy Report*, September 26, 1994

Pomeroy: More Viatical Issues Need Exploring, *National Underwriter, L&H*, September 5, 1994

AIDS and the Trusted Advisor, *Best's Review, L&H*, September 1994

SEC Sues Life Partners Inc., Alleging Illegal Brokering of Insurance Policies, *The Wall Street Journal*, August 26, 1994

More Insurers Offer Living Benefits Option to Groups, *National Underwriter, P&C*, August 22, 1994

Insurers Add Living Benefits to Group Life, *National Underwriter, L&H*, July 18, 1994

Life Insurance, Imminent Death and Accelerated Benefits, *Journal of the American Society of CLU & CHFC*, May, 1994

Five Year Old Viatical Settlement Business Growing, *National Underwriter, L&H*, February, 21, 1994

Beating the Grim Reaper, or Just Confusing Him? Examining the Harmful Effects of Viatical Settlement Regulation, *J. Marshall Law Review*, Vol. 27, 1994

Regulators Target Brokers Who Acquire Insurance Policies from AIDS Patients, *Associated Press*, September 21, 1993.

AIDS Patients Reap Benefits by Selling Their Insurance, *The Boston Globe*, July 25, 1993

The Taxation of Accelerated Benefits Under a Life Insurance Contract, *Journal of the American Society of CLU & ChFC*, July 1993

Clarifying Living Benefits Regulation, *Best's Review*, June 1993

Clarifying Living Benefits Regulation, *Best's Review, L&H*, June 1993

LTC and Living Benefits Riders, *California Broker*, April 1991

Life Insurance for the Living, *CRS Report for Congress*, March 16, 1990