

## Laureola Advisors: A Signatory to the United Nations Principles of Responsible Investment (UNPRI)

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SALT LAKE CITY, UTAH, UNITED STATES, May 20, 2021 /EINPresswire.com/ -- As a signatory to the United Nations Principles of Responsible Investment (UNPRI), <u>Laureola Advisors</u> believes its <u>life</u> <u>settlements</u> fund can help vulnerable retirees and tackle three ESG-related issues in the US:

1. There is a shortfall of retirement savings in the US.

2. Due to the savings shortfall, seniors cannot access long-term care.

3. Instead of helping to ease this shortfall, life insurance policies add to the burden with demands for insurance premiums while the senior is alive.

Life settlements provide a solution to these issues by providing a cash payout to the seniors and by shifting the burden of the insurance premium to life settlement investors. By investing in this asset class there is potential for:

- Retirees to use life settlement proceeds to replace pre-retirement income and help maintain a dignified standard of living.

- Frail and disabled persons to use life settlement proceeds to pay for long-term skilled nursing, subsequently reducing the burden on the shoulders of family or government programs.

- The benefit of decades of premiums paid on a policy to be realized by an individual in need rather than forfeited to insurance companies.

An investment in life settlements can be an investment in the physical and financial wellbeing of senior citizens in the United States.

"By playing the role of an investor in the life settlements ecosystem, our fund enables many people get money from their US insurance policies immediately when they need cash. And often a higher cash payment for their life policies than they would surrender their policies to the life insurer," said Tony Bremness from Laureola Advisors.

"The life settlement industry works with the policyholder's spouse or children who are beneficiaries to make sure everyone involved is truly involved. Beneficiaries must consent in writing to the sale of the life insurance policy. In addition, the policyholder must certify that he, or she, makes a conscious choice to sell the life insurance policy. The legislation aims to protect the consumer's freedom of choice and ensure that the sales process is transparent and correct," said Mr Bremness.

## ABOUT LAUREOLA ADVISORS

Laureola is a boutique Fund Manager focusing on the asset class of Life Settlements. Our Fund is specifically designed for Private Clients and small to medium sized Family Offices. A well-managed portfolio of Life Settlements will keep its diversification characteristics in difficult times, as the strategy has a very different way of making money – investing in the longevity and mortality markets.

The fund has achieved expected returns of 8% to 12% achieved in every year (except 2018 which was +6.4%). The Laureola Fund delivered a positive return in 86 of 88 months that it has been in operation.

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