



The Capitas Life Settlement Advantage

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Capitas life settlement program offers full transparency to the client.

The Capitas Life Settlement Platform

Capitas has made substantial investment in specialized life settlement software systems, including pricing software and data management software.

Capitas maintains professional training and education for AGA's and Producers.

Capitas Life Settlement Process

...a professional approach in which Capitas will:

- Provide objective policy assessment before proceeding with case
- Provide client a review of all alternatives
- Take responsibility for documenting the life settlement case
- Bear the cost of getting the APSs and life expectancy reports
- Provide an efficient timely sale of life settlement policy
- Utilize pricing software to benchmark cases' value
- Solicit multiple bids
- Provide disclosure of gross offers
- Disclose fees and commissions charged
- Integrate life expectancy as a financial planning tool

Case Processing Improvements

...a proactive approach in which Capitas will:

- Originate the LEs and perform preliminary valuations of policies
- Attempt to develop arbitrage advantages
- Utilize screening and qualifying tools to reduce unnecessary expense
- Improve the success rate of closing the sale of a life settlement

Improving the Bid Process

...a controlled approach in which Capitas will:

- Challenge bids made by providers and other potential buyers by pricing policies internally before soliciting bids
- Accelerate the sales process by facilitating bids and offers

Capitas' approach addresses both the origination and the bid process, resulting in uniquely effective life settlement transactions.