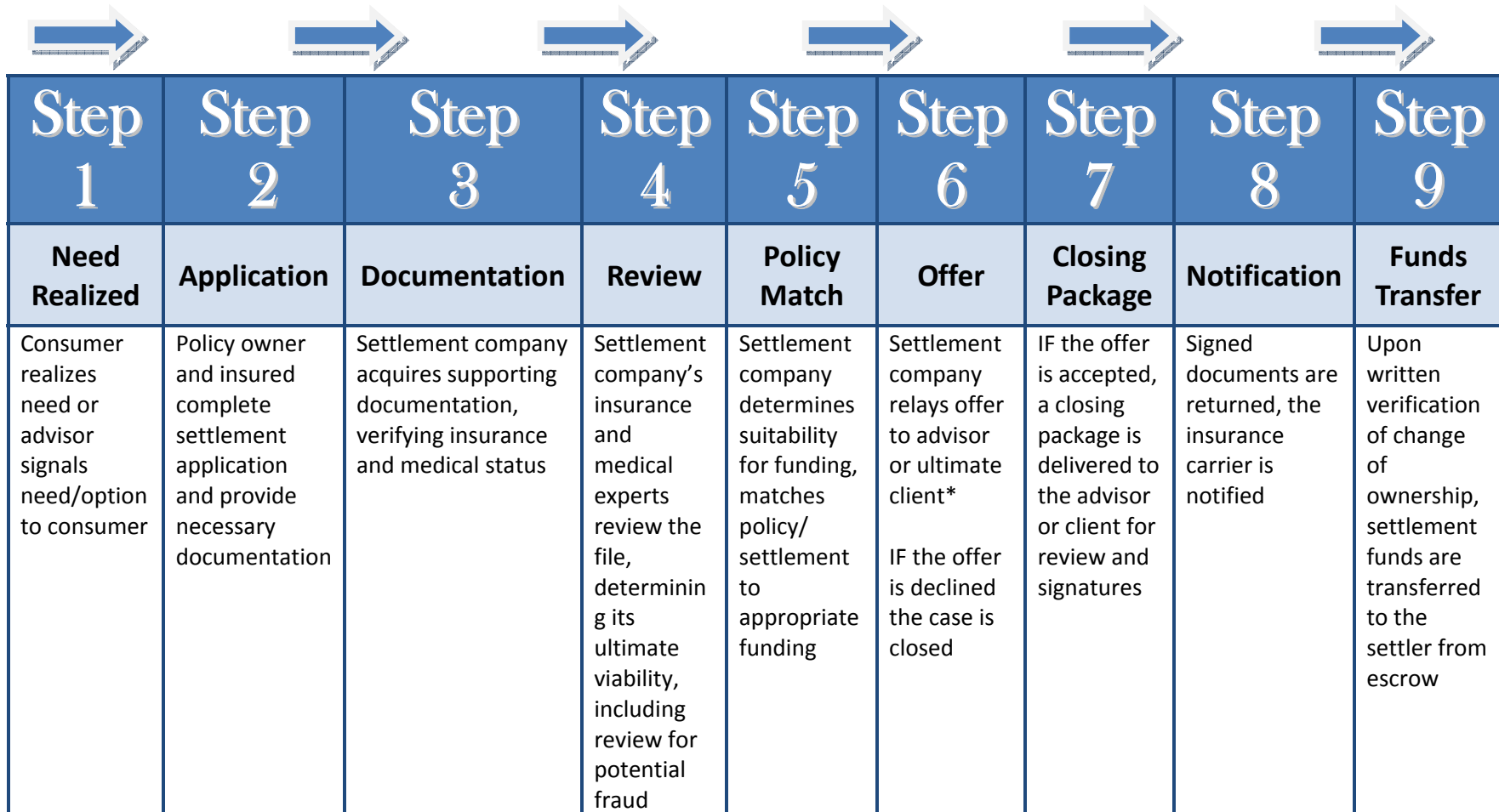


Life Settlement

The Life Settlement Process



Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Need Realized	Application	Documentation	Review	Policy Match	Offer	Closing Package	Notification	Funds Transfer
Consumer realizes need or advisor signals need/option to consumer	Policy owner and insured complete settlement application and provide necessary documentation	Settlement company acquires supporting documentation, verifying insurance and medical status	Settlement company's insurance and medical experts review the file, determining its ultimate viability, including review for potential fraud	Settlement company determines suitability for funding, matches policy/ settlement to appropriate funding	Settlement company relays offer to advisor or ultimate client* IF the offer is declined the case is closed	IF the offer is accepted, a closing package is delivered to the advisor or client for review and signatures	Signed documents are returned, the insurance carrier is notified	Upon written verification of change of ownership, settlement funds are transferred to the settler from escrow

