At Coventry, we look at things from an entirely different perspective. It’s what has enabled us to find new value. And in the process, ignite a transformation in the insurance industry. By uniquely bridging the capital and insurance markets, we create groundbreaking products for financial services. Making insurance more powerful, more flexible and more valuable. Leading to enormous opportunity. It’s what we call redefining insurance.

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An integrated financial services company and differentiated market-leader in the life settlement industry

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**Highlights**

- Over $6 Billion of Face Amount Purchased
- Analytics Designed to Deliver Positive IRR Beyond LE
- 10 Year Performance Verified by Independent Auditors
- Tax-Efficient Structures for International Clients
- SOC-1 Report Confirms Controls as Service Provider

**Returns on Matured Policies**

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* As of 03/31/15

Contact us to Discuss Our Investor-Centric Business Model.

CMG Life Services Inc.
1016 Collier Center Way, Suite 200
Naples, FL 34110
800.597.3705
www.cmglifeservices.com

* Expect Private Fund Launch in 2015

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JOHN WELCOM | FOUNDER & CEO

Welcome Funds, Inc.

John Welcom is one of the most experienced executives in the life settlement marketplace, working exclusively in the industry since 1993. Mr. Welcom founded Welcome Funds, Inc. in 2000, as a nationally licensed life settlement broker providing professional representation to life insurance consumers & their advisors, in the secondary market. The firm has since established itself as one of the most active and respected life settlement companies in the industry. Welcome Funds ensures that a fair market value is secured for policy owners by negotiating with the top buyers in the secondary market who compete in an auction process to purchase policies. Since 2000, the firm has helped thousands of consumers uncover the living benefits of life insurance. Mr. Welcom is also the Founder & CEO of Welcome Life Financial Group, LLC, a family of companies that provides industry-leading solutions to all participants in the life settlement lifecycle, from producers & brokers to providers & institutional investors. Mr. Welcom graduated with a Bachelor’s of Business Administration in Economics from the University of Miami in 1993. John is also a licensed life agent and life settlement broker throughout the U.S. and holds the Series 6, 26, 63 & 99 Securities Registrations.

DAN YOUNG | PRESIDENT

Magna Life Settlements

Dan is President of Magna Life Settlements and General Counsel of the parent company, Vida Capital, Inc. In addition to his role at Magna, Dan is an adjunct professor of Regulatory Law at the University of Texas Law School, Chair of the Legal Committee of the Institutional Longevity Markets Association (ILMA) and a frequent speaker at life settlement industry conferences. He is also a former director of a European life settlements fund domiciled in Ireland. Prior to joining Magna, Dan was President and CEO of NFP Securities as well as President and CEO of New York Life’s Broker-Dealer and Registered Investment Adviser. In his executive roles, Dan was responsible for supervision and compliance of hundreds of employees and over 8,000 registered representatives and investment advisor representatives. He began his career as a clerk on the Third Circuit Court of Appeals before practicing at Cravath, Swaine & Moore in New York. Dan holds multiple securities licenses (Series 7, 24 and 63) and insurance designations including Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and Chartered Advisor for Senior Living (CASL). Dan graduated from Stanford University with Honors and Distinction in 1989 and from the University of Chicago Law School with Honors in 1992.
UPCOMING EVENTS

Registration Open Soon

21ST ANNUAL FALL LIFE SETTLEMENT AND COMPLIANCE CONFERENCE
OCTOBER 18-20, 2015

6TH ANNUAL INSTITUTIONAL INVESTOR LIFE SETTLEMENT CONFERENCE
FEBRUARY 22, 2016

NAT SHAPO | PARTNER
Katten Muchin Rosenman LLP

NAT SHAPO, former Illinois insurance commissioner, is a partner at Katten Muchin Rosenman LLP. He represents clients in litigation, regulatory, public policy, and corporate matters in every line of insurance. He represents life settlement funders, providers, brokers, trustees, and life insurance agents in litigation, regulatory, and corporate matters pertaining to the secondary market of life insurance. Representing USA as amicus curiae, he wrote the brief and successfully argued USA’s insurable interest case to the U.S. Fourth Circuit Court of Appeals in the landmark case of First Penn v. Evans, where the Court (citing LISA’s brief and oral argument) upheld insurable interest, rejecting the argument that procuring a policy with an intent to later resell violates insurable interest.

MARK VENN | CHIEF EXECUTIVE OFFICER
Clearlife, Ltd.

MARK VENN is Managing Director and Chief Executive Officer of Clearlife. Prior to founding Clearlife, in 2005 Mark established Mizuho International PLC’s Asset Finance Group, a principal investment team formed to focus on the life settlements market. Mark recruited and managed a team of six front office professionals and worked with Mizuho’s support teams to build a bespoke information technology and operations infrastructure for life settlements. Through this process, Mark gained invaluable experience in designing and developing business workflow procedures, information systems and risk management tools tailored to the specific requirements of longevity and risk. He also initiated and maintained relationships with key service providers and counterparties in the life settlements market. Over two years, Mark grew Mizuho’s life settlements portfolio to over US$1.2 billion in face amount. While at Mizuho, Mark also founded the Institutional Life Markets Association (“ILMA”), which has become the leading trade association for institutional participants in the life settlements and premium finance markets. Mark joined Mizuho in 2000 with two colleagues to co-found Mizuho’s Structured Credit Products Group, which completed US$1 billion in synthetic US High yield CDOs. From 1993, Mark worked for Credit Suisse First Boston and Credit Suisse Financial Products and was based in Hong Kong, London, New York and Tokyo over this period, specializing latterly in credit derivatives and synthetic CDOs. Mark holds a Master’s Degree in Law from Cambridge University and qualified as a barrister in 1990.

ROBERT UNDERHILL | PARTNER
Locke Lord, LLP

ROBERT UNDERHILL is a partner in the Regulatory and Transactional Insurance Practice Group of Locke Lord LLP. He has over 20 years of legal experience representing insurers and reinsurers, investment banks and alternative investment advisors in cutting edge insurance-related transactions. Robert has been involved in the life settlement industry since its early days in 2001 advising banks, insurance companies and hedge funds on life settlement structures, acquisitions and sales, financings, premium finance programs, privacy issues and litigation matters. Robert has also been involved in many of the transformational transactions in the insurance industry including the first pension de-risking swap, early longevity swaps, life insurance carrier demutualizations, many insurance risk securitizations and the first negative interest rate bond for an insurance company. Prior to joining Locke Lord, Robert was a Managing Director and Counsel at Fortress Investment Group where he was responsible for the life settlement investments of various Fortress funds. He also previously worked in the Longevity Markets Group of Credit Suisse and the Risk Finance Division of American International Group. Robert has his undergraduate and an MBA from the University of Texas at Austin and his law degree from NYU School of Law.

JULE ROUSEAU | PARTNER
Arent Fox, LLP

JULE ROUSEAU focuses his practice on insurance and reinsurance. He advises clients in all areas of the business, including disputed issues, policy and treaty wording, and regulatory compliance. Jule’s practice includes property and casualty, life, and accident and health insurance and he represents insurers, agents and brokers. Jule has developed an expertise in the life settlement business and with premium finance structures used in the purchase of life insurance. He represents clients in all facets of this business – policyholders, lenders, life settlement brokers and providers and hedge funds providing capital to the industry. Jule is a frequent speaker at LSDA and other industry events, both on litigation risk development and on current trends for the market. Arent Fox is involved in over 20 active litigated matters from California and Utah to Florida and NY and our clients are looking for global opportunities as investors in, lenders to, and sellers of assets.

MARK VENN | MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER
Clearlife, Ltd.

MARK VENN is Managing Director and Chief Executive Officer of Clearlife. Prior to founding Clearlife, in 2005 Mark established Mizuho International plc’s Asset Finance Group, a principal investment team formed to focus on the life settlements market. Mark recruited and managed a team of six front office professionals and worked with Mizuho’s support teams to build a bespoke information technology and operations infrastructure for life settlements. Through this process, Mark gained invaluable experience in designing and developing business workflow procedures, information systems and risk management tools tailored to the specific requirements of longevity and risk. He also initiated and maintained relationships with key service providers and counterparties in the life settlements market. Over two years, Mark grew Mizuho’s life settlements portfolio to over US$1.2 billion in face amount. While at Mizuho, Mark also founded the Institutional Life Markets Association (“ILMA”), which has become the leading trade association for institutional participants in the life settlements and premium finance markets. Mark joined Mizuho in 2000 with two colleagues to co-found Mizuho’s Structured Credit Products Group, which completed US$1 billion in synthetic US High yield CDOs. From 1993, Mark worked for Credit Suisse First Boston and Credit Suisse Financial Products and was based in Hong Kong, London, New York and Tokyo over this period, specializing latterly in credit derivatives and synthetic CDOs. Mark holds a Master’s Degree in Law from Cambridge University and qualified as a barrister in 1990.

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BIOGRAPHIES

JAMES W. MAXSON | PARTNER
Culhane Meadows, PLLC
Jim is a partner in the firm’s Insurance-Linked Securities Practice. Mr. Maxson’s areas of expertise include insurance-linked securities, mergers and acquisitions, private placements, general corporate matters, insurance-regulatory issues and life settlements. Mr. Maxson’s practice focuses on all aspects of insurance-linked securities and insurance capital markets. He has performed extensive work in the area of licensing, regulatory compliance, fund structuring and portfolio acquisitions. Mr. Maxson was a partner at Morrison, Maning & Martin, LLP for several years, and prior to that worked for four years as the Executive Vice President, General Counsel and Acting Chief Operating Officer of a leading life settlement provider company where he was responsible for all compliance and legal matters, including interpretation of legislative and regulatory requirements and compliance with securities law. Mr. Maxson previously held a senior associate position at Paul Hastings, LLP where he practiced in the area of securities and mergers and acquisitions. He also clerked for the Honorable Alice M. Batchelder on the U.S. Court of Appeals for the Sixth Circuit. Mr. Maxson is a frequent presenter on topics related to the life settlement industry. He sits on the Board of Directors of the Life Insurance Settlement Association ("LISA"), the oldest and largest association representing the life settlement industry, and is a member of the Executive of the European Life Settlement Association.

MARTIN D. LEVION | MANAGING PARTNER
PolicyFlex, LLC
Martin Levion is Managing Partner of PolicyFlex LLC, a firm providing unique and affordable solutions to asset allocation, wealth preservation, long-term care, and other issues facing retirees. Martin has 30 years of experience in risk management, complex structuring, systems, portfolio management, and capital markets. He previously founded and managed the Derivatives and Financial Products Group at Societe Generale from 1990 to 2007, a $250 billion business consisting of Fixed Income Derivatives, Credit Derivatives, Municipal Finance, Structured Credit Products, Principal Finance, Credit Arbitrage, Emerging Markets Arbitrage, and Structured Tax Products. Prior to joining Societe Generale, he was a member of the Fixed Income Arbitrage group and the Interest Rate Swap group of Salomon Brothers Inc. in both New York and London from 1985 to 1990 and before joining Salomon, he was a trader in the Municipal Bond department at Lehman Brothers from 1983 to 1985. Martin graduated in 1982 from Cornell University with a B.A. in Economics.

ANDREW PLEVIN | CO-CEO
BroadRiver Asset Management, L.P.
Andrew Plevin is a founding principal of BroadRiver and has played a key role in developing the company’s strategic plan, investment strategies and related commercial initiatives. From 2006 to 2009, Mr. Plevin started and co-ran the physical longevity desk of Goldman, Sachs & Co., as the Co-CEO and President of Eastport Capital Corporation, a wholly-owned entity of Goldman Sachs. At Goldman Sachs, Mr. Plevin co-founded and was a member of the Board of Directors of the Institutional Life Markets Association (ILMA), an organization representing the largest banks active in the longevity markets. Prior to joining Goldman Sachs, Mr. Plevin was a founding principal of SPAR LP, an alternative fund investing in life settlements on behalf of institutions, until Goldman Sachs acquired its assets in 2006. Prior to SPAR, Mr. Plevin had extensive private-equity experience on behalf of family offices and acted as interim CEO of venture-backed firms in a variety of businesses, including satellite imaging and health care informatics. In addition to his business activities, Mr. Plevin was an advisor to the Clinton Foundation HIV/AIDS initiative, where he led their global effort to establish and provide low-cost, reliable HIV tests to countries participating in the Clinton Global HIV/AIDS Initiative. Mr. Plevin received his B.A. in Economics from University of Michigan and his M.B.A. in Finance from the University of Chicago Booth School of Business.
Dear Friends and Colleagues:

On behalf of the Life Insurance Settlement Association (LISA), welcome to our 21st Annual Spring Life Settlement Conference! It is a pleasure to come together with you for two days as we connect and network with the leaders of our industry. Learn from our peers and discuss the latest trends and innovations on the horizon for the life settlement business.

We are thrilled to welcome you to Boston – Beantown – the home of spectacular performing arts, tempting cuisine, baseball and, most importantly, deep-rooted history. It is fitting that we converge on this historical location at such a pivotal time for our industry. Through networking and our exceptional educational content we hope that you experience an informative and insightful conference, and that you leave with renewed confidence about the success that is in your future. We urge you to actively participate in the dialogue and we hope you are also able to make lasting connections with your peers and clients.

2014 was a good year. 2015 is promising to be a great year. We are pleased to witness, along with our members and industry players, evidence of increased activity in the area of policy submissions and interest from major new investment capital sources. LISA’s Awareness Campaign has been in motion throughout the past year and all industry players are reaping the rewards. In response to our great success in increasing digital traffic, we have invited Corte Swearingen from Americanagle.com to share insights on “Increasing Policy Flow through Digital Marketing” and to provide instructions on how to track and validate these results with a presentation on Monday, May 4th. On Monday, we are also thrilled to welcome Lauren Cohen of the Harvard Business School back as our keynote speaker for this event. His presentation on "Structural Changes to the Life Settlement Industry" and how this will allow companies to handle a significant increase of policy flow will be a session you do not want to miss!

The second day will continue with exciting sessions as Mitch Atkins, a consultant to FINRA, joins our panel to determine actuarial standards of practice for setting mortality assumptions for the life settlement market. His research on senior mortality has been published in the Society of Actuaries and has been presented at the SOA's most recent Life's Link to 100+ and Beyond Symposium, in January 2011. His latest research paper involving the use of predictive models in determining senior mortality risk is under consideration by the SOA for the 2014 Symposium. Vince is a frequent contributor to actuarial periodicals and speaks at SOA meetings.

As always, there will be plenty of time for valuable networking. Due to popular demand we have extended our breaks and mealtimes during the conference so that you can fully take advantage of these times to connect. Our Platinum Sponsors, CMG Life Services, Inc., Coventry and GWG Holdings, Inc. will also allow us to continue our conversations, relax and enjoy great entertainment at our hosted cocktail receptions on Sunday, 5/3 at 5:00PM and Monday, 5/4 at 5:15PM and our Networking Luncheon on 5/4 at 12:15PM.

Our Spring Conference also brings our annual elections for the LISA Board of Directors. There are 5 spaces available for election. Members should be sure to mingle with the candidates and attend our LISA Members only meeting on Monday, May 4th at 4:00PM. Elections and other important business updates will be reviewed.

Our Spring Conference also brings our annual elections for the LISA Board of Directors. There are 5 spaces available for election. Members should be sure to mingle with the candidates and attend our LISA Members only meeting on Monday, May 4th at 4:00PM. Elections and other important business updates will be reviewed.

We are grateful for your attendance and support of the work of the Association and are happy that you are here for this spectacular event as we “Make History in Boston.”

Please let us know how we may serve you and the industry even better.

Sincerely,

Dwain Bayston, CFA
President and CEO
The Life Insurance Settlement Association

VINCE GRANIERI | CHIEF EXECUTIVE OFFICER

Predictive Resources, LLC

Vincent J. Granieri, FSA, MAAA, EA is the founder and CEO of Predictive Resources, LLC, a consulting firm serving the life settlement, life insurance and healthcare management industries. Immediately prior to re-establishing his consulting practice in May 2013, he served as CFO and Chief Actuary for 21st Services, LLC for 5 years. In that role, Vince was responsible for all of 21st’s financial and actuarial activities, including its rules-based, proprietary life-expectancy underwriting systems. As Chief Actuary/Chief Financial Officer for virtually all of the organizations he has served over the past 25 years, he has built and managed every aspect of actuarial and financial operations. He supplemented his financial/actuarial skills with meaningful assignments in operations, investments, marketing and systems. He has also worked with life settlements provider, Life Equity LLC. Vince earned his bachelor’s degree (summa cum laude) at Ball State University, majoring in actuarial science. He also holds an MBA from the Harvard Business School. Vince is a Fellow of the Society of Actuaries (FSA) and a Member of the American Academy of Actuaries, as well as an Enrolled Actuary under ERISA. He currently serves on the board of directors of the Life Insurance Settlement Association. Vince was also chosen by the American Academy of Actuaries to serve on the task force charged with determining actuarial standards of practice for setting mortality assumptions for the life settlement marketplace. His 2011 research paper on senior mortality has been published by the Society of Actuaries and was presented at the SOA’s most recent Life’s Link to 100+ and Beyond Symposium, in January 2011. His latest research paper involving the use of predictive models in determining senior mortality risk is under consideration by the SOA for the 2014 Symposium. Vince is a frequent contributor to actuarial periodicals and speaks at SOA meetings.

JAY JACKSON | DIRECTOR CAPITAL RELATIONSHIPS

RiverRock Group

Mr. Jackson oversees and manages RiverRock Group’s policy acquisition sources and historical capital relationships. Over Mr. Jackson’s tenure at RiverRock Group, he co-developed the RiverRock life settlements platform. Mr. Jackson has also been instrumental in developing and sourcing additional strategies for the RiverRock affiliated companies. Mr. Jackson brings nineteen (19) years of experience in the financial services industry, and previously served as Regional Vice President at Mabton Investments, Greyskin Investments, and Franklin Templeton. While at these firms, Mr. Jackson raised over $25 billion in assets in traditional financial services products and alternatives. Prior to RiverRock, Mr. Jackson served as National Sales Director at 3iMark Financial, where he was responsible for life settlement portfolio construction, settlement sales, and business development. Mr. Jackson holds the Series 6 and 63 licenses and attended California State University at Fresno. Additionally, he enjoys teaching martial arts and has obtained a 2nd degree Black Belt in Taekwondo. Mr. Jackson currently resides in Houston with his family, where he enjoys a variety of sports including heli-skiing, boating and Crossfit.

PHIL LOY | PRESIDENT

AVS Group

Phil Loy is the founder and President of AVS Life and has been active in the life settlement industry since 1994. Mr. Loy graduated from Mount Saint Mary’s College and the University of Houston. He is a founding member of the National Association of Advisors (NAA) and the Life Expectancy Provider Group (LEPG). He has served on the boards of the Life Insurance Settlement Association (LISA) and the National Voluntary Association (NVA).

DAVID MARANTZ | DIRECTOR OF FINANCE

GWG Life

Mr. Marantz serves as the Director of Finance and Policy Acquisitions, overseeing the Company’s financial analysis and product development while managing the structuring and forecasts of the fund. In addition his duties also include managing the acquisitions of policies for GWG’s portfolio of Life Settlements. Prior to joining GWG Life in 2010 as the Director of Finance, he advised and provided actuarial and financial analysis to large institutional and private equity life settlement funds through his prior work at Mapie Life Financial and has acquired over ten years of industry experience to date. Mr. Marantz holds a Bachelor of Arts degree in Mathematics from Skidmore College.
WESLEY COSTA | DIRECTOR OF EDUCATION AND MARKETING
Life Insurance Settlement Association

As Director of Education and Marketing, Wesley is responsible for spearheading education, awareness and branding strategy, website redesign initiatives as well as leading the development and communication strategy of the membership value proposition. He also provides leadership and strategic guidance to Board of Directors and volunteers on how to develop content and strategy for marketing continuing education courses, developing website functionality to conduct courses and developing and deploying LISA’s technology-based learning and education products. He is also responsible for marketing communications from concept development through deployment across multiple, integrated channels — i.e. web, print, mobile, search, video, events. Prior to LISA, Wesley was Senior Marketing and Operations Analyst for a non-profit college group with over 19 campus locations throughout the U.S., including an online campus.

SIMON ERRITT | CHAIR
European Life Settlement Association

Simon Erritt is Managing Director for Coventry Capital. Based in Coventry’s London office, Mr. Erritt plays a senior role in the development of the firm’s longevity-linked products for counterparties throughout Europe. Prior to joining Coventry, Mr. Erritt was a Director in Citigroup’s Asset Finance Group where he led the development of Citigroup’s investment activity in the US secondary market for life insurance. Mr. Erritt is a graduate of the University of Bristol and Haywards Heath College in West Sussex, England.

MICHAEL FREEDMAN | PRESIDENT
GWG Holdings, Inc.

Michael Freedman, our President, joined GWG in September 2014 and was appointed President in November. For over a decade, he has been the life settlement industry’s chief advocate for laws promoting life settlements as a way for seniors to fund their retirement and long-term care needs. Mr. Freedman was a driving force behind the development of the life settlement laws in 42 states and more than 60 different pieces of legislation, including several Federal laws. Also in 2014, Mr. Freedman was elected to the Board of Directors of the Life Insurance Settlement Association for a three-year term, and he founded Sentinel Solutions, LLC, a provider of strategic services to clients in the life settlement and related industries, including insurance and financial services. Previously he served as the Senior Vice President of Government Affairs at Coventry First, LLC, a participant in the life settlement industry, from June 2002 to December 2013. Mr. Freedman received his Juris Doctor from the University at Buffalo School of Law in 1993, for which he served for two years as the Graduate Fellow in Public Interest. Freedman received his Juris Doctor from the University at Buffalo School of Law in 1993, for which he served for two years as the Graduate Fellow in Public Interest. Fredman received his Juris Doctor from the University at Buffalo School of Law in 1993, for which he served for two years as the Graduate Fellow in Public Interest. Freedman received his Juris Doctor from the University at Buffalo School of Law in 1993, for which he served for two years as the Graduate Fellow in Public Interest. Freedman received his Juris Doctor from the University at Buffalo School of Law in 1993, for which he served for two years as the Graduate Fellow in Public Interest.

BRYAN FREEMAN | FOUNDER AND PRESIDENT
Habersham Funding, LLC

In 2001 Mr. Freeman founded Habersham Funding LLC and presently serves as its President and Managing Member. He also serves as Chairman of its affiliate, Habersham Capital Management, LLC, a State of Georgia Registered Investment Advisor. Bryan has invested over 35 years in life insurance related businesses and over 25 years pioneering the development of the insurance-linked investment industry of life settlements. He has been recognized internationally for his longstanding efforts in developing the secondary market for life insurance and has been actively involved in the development of responsible regulation and legislation since the industry’s inception. Bryan frequently speaks about and writes on life settlements and has testified before state legislative committees, the National Association of Insurance Commissioners (NAIC), and the National Conference of Insurance Legislators (NCOIL) on related issues. He has also lobbied aggressively for the rights of federal employees and veterans to transact life settlements, and for preferred tax-free treatment of life settlements for the terminally ill. In 2006, upon completion of 4 terms as President of The Life Insurance Settlements Association, Bryan was honored with resolutions from both houses of the Georgia Legislature for his life settlement industry leadership. In 2009, he was named by the Life Settlement Review as one of the 10 most influential people in the settlement industry. In addition to his career activities with insurance related entities, Bryan is a founding investor and member of the Board of Directors of Atlanta-based Private Bancshares, Inc. and The Private Bank of Buckhead. He studied at The Darlington School and The Georgia Institute of Technology and holds various individual licenses in the life insurance industry.
The mission of this tour? To be present. This program is allowing LISA and its members to be on the podium and speak directly to financial planners, estate planners, accountants, agents and seniors about the option of life settlements as a financial planning tool.

There is power in numbers. LISA is leveraging its position as a national trade organization for its members by negotiating deals with these conferences that allow member companies to speak, exhibit and sponsor at these events for a reduced cost compared to going it alone.

Participating companies such as CMG Life Services, Inc., Magna Life Settlements and GWG Life have already experienced the benefits of participating in our Speaker’s Bureau Program.

This effort was launched in conjunction with LISA’s Awareness Campaign in 2014 and we are thrilled that it has become a successful reality this year.

If your firm is interested in being our next partner and being a part of these events, please contact Wesley Costa, Director of Marketing and Education at wcosta@lisa.org.
Mitchell Atkins is a Principal with FirstMark Regulatory Solutions, Inc. He is also a Certified Regulatory and Compliance Professional through the FINRA Institute and a member of the FINRA Member Regulation Senior Management Team. Mr. Atkins oversaw the successful startup of the Florida District Office of FINRA in 2005. Mr. Atkins frequently addresses financial services industry groups. He is a Certified Regulatory and Compliance Professional through the FINRA Institute at Wharton. He is a graduate of Louisiana State University and a member of the Florida Securities Dealer’s Association and the SFNA Compliance and Legal Society.

Corte is the Analytics and Marketing Optimization Strategist at Americaneagle.com. He has almost 25 years of strategic marketing experience and has held Director of e-Commerce and Director of Marketing roles for both B2B and B2C companies. Since 1999, Corte’s focus has been the area of marketing analytics and the creative use of both quantitative and qualitative data to provide actionable insight for driving revenue and business value to clients. He is passionate about placing common sense frameworks around the often frenetic digital world and encourages his clients to spend time focusing on the marketing strategies in order to gain a deeper understanding of customer needs. Corte is Google Analytics certified, OMC (Online Marketing Certified Professionals) Authorized, and has completed Market Mosaic practitioner certifications in web analytics, search engine optimization, social media, conversion optimization and pay-per-click advertising. Most recently, Corte has been involved in analytics and conversion optimization strategies for Stuart Weitzman, Dale Carnegie and WeatherTech.

Adam Balinsky is the President of Caldwell Financial, L.P. Mr. Balinsky is the President of Caldwell Financial, L.P.-Fifth Season Financial partners with patients who are facing advanced stage diseases in order to help them regain control over their financial situation. Fifth Season’s “Loan for Living” program has helped hundreds of patients by lending them cash secured by the face value of their life insurance policy. Mr. Balinsky is also the President of Jabrem Consulting LLC which provides best in class consulting, advisory, due diligence and sub-manager services to clients seeking to invest in life insurance assets. Previously Mr. Balinsky was the President of Caldwell Life Strategies Corporation (Jan ’09 through April ’13) and immediately prior to this he was SVP Business Development and House Counsel for Caldwell (Sep ’07 – Dec ’08). The Caldwell portfolio contained over $2.5 billion of face (earned and securing loans) and had more than 300 lives. Prior to joining Caldwell, Mr. Balinsky practiced law for 11 years at Baker & McKenzie LLP where he became a partner in 2005. He led and managed a multi-disciplinary team of lawyers in the structuring and implementation of complex cross-border life insurance settlement and longevity related transactions representing fund initiators, lenders, trustees, life settlement providers and service providers. He holds a joint MBA/JD from the University of Toronto and a Bachelors of Commerce from McGill University. He is admitted to practice law in the Province of Ontario, Canada, and is a member in good standing of the American Bar Association and the Law Society of Upper Canada. Mr. Balinsky was elected to the Board of Directors of the Life Insurance Settlement Association (LISA) in May 2011 and his term ended in May 2013.

We are excited to announce a new member discount program with Office Depot® to help you save money on office supplies. LISA members can now take advantage of discounts of up to 80% off thousands of preferred products, great printing and ink prices and so much more. Plus, FREE next-day shipping on online orders of $50 or more. Talk to a LISA Staff member at the registration desk to learn more.

We are pleased to announce the launch of LISA’s new website! The new website has been redesigned to be more educational and provide a better experience for consumers and their advisors. The new site will help the industry and members by becoming the go-to source for educational information regarding life settlements and will deliver excellent content for both seniors and consumer advisors — as well as provide a key online link for connecting consumers with members. What are some of the new beneficial features for members?

- Advertising Opportunities Throughout
- Directory Listing and Directory Featured Member Ads
- Potential for Sponsored Videos/Testimonials
- Rich Content for Your Clients, on a Trusted Association Site
- New Advanced Site Search Functionality
- New Consumer and Advisor Educational Resources
- Expansion of Industry News and Blogs for Consumers, Advisors and Industry Participants

With more specific and detailed content, expansion of our blogs, a professionally optimized site and increased public relations efforts, LISA.org will rank higher among search engine results. This will make it more likely for us to attract consumers to the LISA website and then connect them with a member of LISA through the online directory. All of these initiatives will help us engage with our audience in a much more effective way and lead to an increase in policy submissions.

The benefits of a strong online presence by the association and its members are numerous. Join us for a lively presentation on Monday, May 4th at 1:45 pm, when Corte Swearingen, an Analytics and Marketing Optimization Strategist from Americaneagle.com, will explain how you can benefit from LISA’s stronger online presence. You will also learn actionable tips to drive relevant traffic to your own website, understand and adapt your website based on its traffic data.
SPEAKER BIOGRAPHIES

CYNDI POVEDA
CHIEF EXECUTIVE OFFICER
Life Equity, LLC

MARK VENN
MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER
ClearLife, Ltd.

JOHN WELCOM
FOUNDER & CEO
Welcome Funds, Inc.

TO OUR 2015 SPRING CONFERENCE PLANNING COMMITTEE
Over the past 10 years the life settlement legal and regulatory environment has done an about-face. Decisions in recent cases have been handed down that gives more clarity in tertiary transactions and provides more certainty for life settlement investors. On the flipside, consumers and insurance and financial advisors stand to benefit from the passage of disclosure laws that require carriers to notify consumers of available options should they contemplate lapse or surrender of an unneeded, unwanted or unaffordable policy – passage of which allows for a more knowledgeable and educated consumer and advisor. As these trends continue, what does this mean for the life settlement industry and its participants?

Speakers:
- Bryan Freeman: Founder and President - Habersham Funding, LLC
- Jule Rousseau: Partner - Arent Fox, LLP
- Nat Shapo: Partner - Katten Muchin Rosenman, LLP

3:15 PM - 3:30 PM | CLOSING REMARKS AND RAFFLE PRIZE DRAWINGS

Grand Ballroom B, 4th Floor

THANK YOU FOR YOUR TIME, COMMITMENT AND DEDICATION TO THE ASSOCIATION AND THE INDUSTRY.
GENERAL INFORMATION
Badges must be worn at all times for admission to sessions, luncheons, and receptions.

EXHIBITION HALL
Please visit our exhibitors and remember to participate in exhibitor bingo for your chance to win $200 in American Express gift cards. Drawing will be held on Tuesday, May 5th at 3:15PM.

SESSION EVALUATIONS
Don't forget to fill out the survey at the end of the conference. We greatly value your opinion. Your views will assist us in planning future events. Additionally, the LISA staff is ready to receive your suggestions for improvement at any time during the conference. To express our appreciation for your input, attendees who submit a completed survey will be entered in a prize drawing on Tuesday, May 5th at 3:15PM.

CONFERENCE MATERIALS
To access all conference materials presented, please contact a LISA staff member.

ANTITRUST POLICY STATEMENT
The Life Insurance Settlement Association is committed to strictly adhering to the letter and spirit of the antitrust laws. Meetings conducted at LISA's conferences are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings. Under no circumstances shall LISA meetings be used as a means for computing companies or firms to reach any understanding—expressed or implied—that restricts competition or in any way impairs the ability of participants in the industry to exercise independent business judgment regarding matters affecting competition. Accordingly, appropriate objection will be made to any discussion or dialogue that presents a risk from the standpoint of the antitrust laws.

ADA POLICY STATEMENT
It is the policy of the Life Insurance Settlement Association not to discriminate against any person on the basis of disabilities. If you need special services or auxiliary aids mentioned in the Americans with Disabilities Act to fully participate in any activity, please contact LISA at (407) 894-3797 or the LISA conference on-site coordinator.

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TUESDAY MAY 5, 2015

8:30 AM - 9:30 AM | NETWORKING BREAKFAST
Adrienne Salon, 4th Floor

8:30 AM - 3:15 PM | REGISTRATION AND EXHIBIT HALL OPEN

9:30 AM - 10:30 AM | COMPARING FUND PERFORMANCE
Grand Ballroom B, 4th Floor
Life settlement funds offer investors access to a professionally managed, diversified portfolio of life insurance policies fitting specific investment criteria. Performance results are one consideration when selecting the fund manager. While results are typically audited, there is not a single return calculation methodology set forth for the industry. The panel will discuss differing methodologies used to calculate NAV and fund returns.

Moderator:
Mark Venn: Managing Director and Chief Executive Officer - ClearLife, Ltd.

Speakers:
Jay Jackson: Director of Business Development - RiverRock Group
David Marantz: Director of Finance - GWG Life
Dan Young: President - Magna Life Settlements

10:30 AM - 11:00 AM | 2014 VBT TABLES - WHAT’S BEHIND THE CHANGES?
Grand Ballroom B, 4th Floor
The release of the 2008 VBT coincided with a fundamental change in the life settlements market. Some say it precipitated that change. The 2014 VBT is now in the final stages before release. What, if any, impact will it have on the industry? What is the nature of the mortality changes between the tables and are those changes applicable across the board in our industry? The panelists will discuss the differences between the 2008 and 2014 tables, with an emphasis on the implications for life settlements.

Speakers:
Vince Granieri: Chief Executive Officer - Predictive Resources, LLC
Mark Venn: Managing Director and Chief Executive Officer - ClearLife, Ltd.

11:00 AM - 11:30 AM | NETWORKING BREAK
Grand Ballroom B, 4th Floor

11:30 AM - 12:30 PM | FIDUCIARY DUTY OF AGENTS AND ADVISORS
Grand Ballroom B, 4th Floor
Recent studies have shown an excess of 100 billion policy lapses from seniors ages 65 and older. The statistics are utterly shocking. If seniors are forfeiting their policies at such a rate, shouldn’t someone be advising them of their decisions? What is the potential liability for agents and advisors who are allowing these lapses without second thought? This panel will overview these statistics as well as recent examples such as the Grill Case and discuss national standards of fiduciary duty related to securities.

Speakers:
Mitch Atkins: Principal - FirstMark Regulatory Solutions, Inc.
Robert Underhill: Partner - Lock Lord, LLP
John Welcom: Founder & CEO - Welcome Funds, Inc.

1 REGISTRATION
ADRIENNE SALON FOYER

2 EXHIBITORS
GRAND BALLROOM A

3 GENERAL SESSION
GRAND BALLROOM B

4 COCKTAIL RECEPTIONS
GRAND BALLROOM A AND TERRACE

5 BREAKFASTS
ADRIENNE SALON

6 NETWORKING LUNCHEONS
CAPE COD
GWG Holdings, Inc. (NASDAQ: GWGH) is a specialty finance company and leader in the life settlement market. GWG, through its subsidiaries, purchases life insurance policies from seniors who no longer want, need or can afford their policies. GWG typically pays these seniors five to eight times more than the cash surrender values paid by insurance companies. GWG’s strategy is to efficiently source, own, and manage these non-correlated assets at yields that exceed the costs needed to purchase and finance the policies (in aggregate). GWG finances the purchase and maintenance of a portfolio of policies primarily through a fixed income alternative investment product that is offered through independent broker-dealers and registered investment advisors across the country. GWG’s goal is to generate financial returns for GWG’s investors and shareholders while providing valuable financial solutions to seniors.

For more than 30 years, Coventry has been redefining insurance. By uniquely bridging capital and insurance markets, we created the secondary market for life insurance and pioneered the resulting life settlement industry, opening a wealth of opportunities for consumers, financial professionals, and institutional investors alike. Our efforts have delivered $3.5 billion to policy owners and launched a global longevity market. As the market leader, we continue to drive the industry forward by setting new standards of excellence in everything we do. We are committed to establishing a healthy and vibrant secondary market for life insurance. Our deep experience in life insurance and capital markets, combined with a fierce commitment to consumer rights makes us the clear market leader – a position we use to continually raise industry standards, promote strict regulation, and expand consumer choice.

At CMG Life Services, our experienced team of financial, legal, insurance and securities professionals is dedicated to delivering institutional grade opportunities. We provide a full array of life settlement services to institutional clients. We are an industry leader in financial performance in this asset class delivering to our clients over the last ten years average annual returns on investment (IRR) on matured policies in excess of 16% and over $401 million in net profits from over $908 million in maturity proceeds collected. Our ability to quantitatively measure and forecast future internal behavior of policies allows us to select policies that perform well beyond actuarial life expectancy. We developed, and have improved our proprietary analytical tools that provide in-depth valuation analysis of policies acquired through modeling various metrics, including mortality, premium burden, and time horizons. Following policy acquisition, we stand ready to provide portfolio management services, including premium payment, premium optimization, valuation, life tracking, and benefit collection services. The continued performance of over $6.3 billion (policy face value) that we have acquired validates our analytics and our experience.

Each life settlement portfolio is unique. We offer flexible service combinations and enable clients to design a customized service program to fit their needs.

**POWERFUL TOOLS**
Enables portfolio managers to perform in depth analysis with the flexibility to manage the portfolio on their own terms.

**TOTAL ACCESS**
Transparent monitoring of all servicing functions, requests and status updates on demand.

**ENHANCED REPORTING**
Comprehensive servicing database with standard and customizable reporting options.

**INNOVATIVE DASHBOARD**
We provide clients real-time, secure online access to their data accessible anywhere, anytime.

Visit MiLexServ.com to learn how you can instantly customize your life settlement portfolio with ServiceTrack - and boost its performance with our tailored suite of services.

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1:45 PM - 2:30 PM | INCREASING POLICY SUBMISSION REQUIRES A STRONG ONLINE PRESENCE
Grand Ballroom B, 4th Floor

The benefits of a strong online presence are numerous. People tend to form their opinions about our industry based on what they find on Google, so it’s important to take advantage of this space, and get our positive message out there. Are you fully optimizing this opportunity? How can you benefit from a large and consistent online presence and turn your website traffic into customers? Learn actionable tips and new ways to drive relevant traffic to your website, understand and adapt your website based on its traffic data, and leverage your presence on LISA’s new website designed to educate consumers and advisors and, for those who participate, a link between website visitors and LISA member firms.

Speakers:
Corte Swearingen: Analytics and Marketing Optimization Strategist - AmericanEagle.com
Darwin Bayston: President and CEO - Life Insurance Settlement Association
Wesley Costa: Director of Education and Marketing - Life Insurance Settlement Association

2:30 PM - 3:15 PM | THE POLICY CHASE: ALTERNATIVE MODELS FOR POLICY GENERATION
Grand Ballroom B, 4th Floor

Market trends in the life settlement industry have reversed, and there is more money seeking policies than current supplies can accommodate. The market has reacted and a new breed of industry participants, so-called “lead generators”, have emerged. Additionally, many companies are taking a closer look at the rules and regulations that govern who may solicit for a policy, and attempting to utilize them to the fullest. This panel will discuss the potential perils and rewards of these business models, including the benefits to the industry of having a greater supply of policies and concerns over whether those marketing for life settlement leads are complying with the life settlements laws.

Speakers:
James W. Maxson: Partner - Culhane Meadows, PLLC
Jon Mendelsohn: Chief Executive Officer - Ashar Group

3:15 PM - 3:45 PM | NETWORKING BREAK
Grand Ballroom A, 4th Floor

3:45 PM - 5:00 PM | LISA MEMBERS ONLY MEETING
Grand Ballroom B, 4th Floor

5:00 PM - 6:30 PM | NETWORKING COCKTAIL RECEPTION
Grand Ballroom A and Terrace

“Quatro” De Mayo! Join the festivities as we celebrate Cinco De Mayo - one day early! You won’t want to miss this chance to enjoy entertainment, food and fun with your fellow attendees.

Speakers:

AVS Underwriting, LLC (AVS) is the world’s premier life expectancy provider. We have provided more than 350,000 reviews for clients around the globe and compiled the largest, most comprehensive longevity data set available. Together with our affiliate AVS Servicing, LLC we provide unparalleled, full-service portfolio support to our clients. AVS is a founding member of the Life Insurance Settlement Association (LISA), Life Expectancy Provider Group (LEPr) and a member of the Institutional Life Markets Association (ILMA).

NorthStar is a seasoned fixture in the life settlement industry, offering premier portfolio advisory, due diligence and policy servicing solutions to institutional and private investors who have embraced the benefits of this asset class. Our core team has been together for more than a decade, having assisted clients in a full range of services involving nearly $15 billion in face. NorthStar is a subsidiary of North Channel Bank GmbH & Co. KG, a fully regulated German bank focused on lending to investors in life settlement portfolios. Through our affiliation with North Channel, we are uniquely positioned to offer clients a comprehensive suite of services encompassing due diligence associated with acquisition, sale or financing transactions; transaction advisory and structuring services; policy servicing; and portfolio financing for premium liquidity or asset acquisition.

NorthStar Life Services, LLC

Magna Life Settlements, Inc. is a Life Settlement Provider in the Viatical and Life Settlement Industry and is authorized to conduct transactions pertaining to the Life Settlement Industry in 36 states. Magna began operations in 1987, as a provider of life and health insurance services and has been in the Life Settlement Industry since 2004. In 2010, Magna was purchased by Vida Capital, Inc., a vertically integrated asset management company providing longevity contingent investment solutions to institutional and individual investors. Our distinctive approach to Life Settlements is supported by quality due diligence, experienced management and strong financial backing. Magna has over 100 years of combined industry experience.
MONDAY
MAY 4, 2015

10:00 AM - 10:30 AM
NETWORKING BREAK
Grand Ballroom A, 4th Floor

10:30 AM - 11:30 AM
THE FUTURE OF THE LIFE SETTLEMENT MARKET: BIG OR BOUTIQUE
Grand Ballroom B, 4th Floor

Dr. Lauren Cohen, a Professor of Finance at Harvard Business School, is widely regarded as an expert in finance and business, serving as an Editor of Management Science, and a Faculty Research Fellow at the National Bureau of Economic Research. He has served on the editorial boards of the Review of Financial Studies and the Review of Asset Pricing Studies. Professor Cohen has studied the life settlement market for the past several years, engaging his students and global business leaders in an inquiry into the viability of what he once described as a "small, inefficient market." Conference participants will, once again, be engaged by Professor Cohen with his keen observations of the market over this time and by his critical questions regarding its future. With capital and activity increasing over the past several years there is a growing sense of optimism about the future of the life settlement market, but Professor Cohen wonders – and asks – whether its current structure will impair the market's ability to reach its full potential for both insurance policy holders and investors.

Keynote Speaker:
Dr. Lauren Cohen: Professor - Harvard Business School

Moderator:
Michael Freedman: President - GWG Holdings, Inc.

11:30 AM - 12:15 PM
LIFE SETTLEMENT ALTERNATIVES FOR LIFE INSURANCE POLICIES
Grand Ballroom B, 4th Floor

Life settlement providers have begun offering transactions that are an alternative to a traditional life settlement where insureds do not qualify for an outright sale of their life insurance policies, including retained death benefit life settlements, term conversion bridge loans, loans-for-life, which are repayable out of death benefits, and other forms of synthetic life settlements. Expansion of these products not only benefits the insured but also directly improves the traditional Life Settlement market, keeping policies in force for potential future Life Settlements. This session will dive into this topic as our presenters will discuss the business case and financial objectives for, and when regulatory laws beyond the life settlement acts can apply to, these types of transactions.

Speakers:
Adam Balinsky: President - Fifth Season Financial, L.P.
Brian Casey: Partner - Locke Lord, LLP
Martin D. Levion: Managing Partner - PolicyFlex LLC

12:15 PM - 1:45 PM
NETWORKING LUNCHEON
Cape Cod, 3rd Floor

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A century of combined insurance industry experience
**SUNDAY**

**MAY 3, 2015**

4:00 PM - 6:30 PM | REGISTRATION AND EXHIBIT HALL OPEN
Adrienne Foyer, 4th Floor

Welcome to Boston! Take this time to pick up your registration packet and mingle with our amazing exhibitors.

5:00 PM - 6:30 PM | WELCOME COCKTAIL RECEPTION
Grand Ballroom A and Terrace, 4th Floor

Join us as we kick off the 21st Annual Spring Life Settlement Conference in style! There will be time to mingle with exhibitors, peers and colleagues, as well as enjoy the spring weather and the Boston city skyline at this outdoor terrace reception.

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**MONDAY**

**MAY 4, 2015**

7:30 AM - 8:30 AM | NETWORKING BREAKFAST
Adrienne Salon, 4th Floor

7:30 AM - 6:45 PM | REGISTRATION AND EXHIBIT HALL OPEN

8:30 AM - 9:00 AM | OPENING ADDRESS
Grand Ballroom B, 4th Floor

Speakers:
- Darwin Bayston: President and CEO - Life Insurance Settlement Association
- Alan Buerger: Chairman - Life Insurance Settlement Association

9:00 AM - 10:00 AM | THE EVOLUTION OF THE LIFE SETTLEMENT TRANSACTION
Grand Ballroom B, 4th Floor

The life settlement industry is now almost three decades old, but in some respects the process of purchasing policies hasn’t evolved along with the market. Does it need to? This panel will discuss whether the life settlement contract needs to be simplified; can medical underwriting be expedited; are funds headed in the direction of their own; proprietary underwriting; and, will third-party life expectancy providers survive? What else has changed or needs to change about the life settlement transaction?

Speakers:
- Bob Colacarro: General Counsel - Life Equity, LLC
- Phil Loy: President - AVS Group
- Andrew Plevin: Co-CEO - BroadRiver Asset Management, L.P.

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ClearLife offers the only secure, fully-integrated, hosted business management software system in the life settlements market – Clarinet™. Designed and built for brokers, providers, investors and servicers by a team with extensive experience in developing software in the life settlements market, Clarinet integrates case management, portfolio management, valuation, risk analysis and servicing in a single, hosted offering, accessed through any industry-standard web browser. All market participants can benefit from easy case setup, integrated document management and bid management with buyers both inside and outside Clarinet. The prior experience of ClearLife’s principals in purchasing, managing and servicing over US$1 billion in face amount of life settlements supports the services that ClearLife offers to its clients; everything from pre-acquisition policy analysis and portfolio performance/mortality analysis through to traditional policy servicing and death benefit collection. As former participants in the securitization market, ClearLife’s principals are uniquely equipped to assist investors structuring their portfolios for financing in the capital markets. ClearLife is the only life settlements software and servicing company with institutional investment experience in the market. Visit our stand to discuss how we can help you benefit from that experience.

GWG Holdings, Inc. (NASDAQ: GWGH) is a specialty finance company and leader in the life settlement market. GWG, through its subsidiaries, purchases life insurance policies from seniors who no longer want, need or can afford their policies. GWG typically pays these seniors five to eight times more than the cash surrender value paid by insurance companies. GWG’s strategy is to efficiently source, own, and manage these non-correlated assets at yields that exceed the costs needed to purchase and finance the policies (in aggregate). GWG finances the purchase and maintenance of a portfolio of policies primarily through a fixed income alternative investment product that is offered through independent broker-dealers and registered investment advisors across the country. GWG’s goal is to generate financial returns for GWG’s investors and shareholders while providing valuable financial solutions to seniors.

Life Equity LLC is a leading provider of origination and portfolio services for institutional investors in the life settlement industry. Life Equity was established in 2000, is institutionally owned and is recognized as a leader in the promotion of industry regulation, high ethical standards and transparency in the marketplace. We are exclusively licensed, an active purchaser of secondary policies and a market maker for tertiary policies and portfolios. We also provide insured and policy servicing and offer portfolio analytics.

At CMG Life Services, our experienced team of financial, legal, insurance and securities professionals is dedicated to delivering institutional grade opportunities. We provide a full array of life settlement services to institutional clients. We are an industry leader in financial performance in this asset class delivering to our clients over the last ten years average annual returns on investment (IRR) on matured policies in excess of 16% and over $401 million in net profits from over $908 million in maturity proceeds collected. Our ability to quantitatively measure and forecast future internal behavior of policies allows us to select policies that perform well beyond actuarial expectancy. We developed, and have improved our proprietary analytical tools that provide in-depth valuation analysis of policies acquired through modeling various metrics, including mortality, premium burden, and time horizons. Following policy acquisition, we stand ready to provide portfolio management services, including premium payment, premium optimization, valuation, life tracking and benefit collection services. The continued performance of over $6.2 billion (policy face value) that we have acquired validates our analytics and our experience.

Since the firm’s founding in 1942, Arent Fox has understood that the most effective way to help each of our clients meet the unique legal, financial, and regulatory challenges they face on a daily basis is for us to gain an in-depth understanding and knowledge of our clients’ business and industries. Arent Fox understands that we live in a constantly changing world. Business and industry confront a dizzying array of regulations, disputes, questions, and, on occasion, crises that require innovative and experienced attorneys who understand the industries in which our clients do business.