



TRANSPARENCY ALLIANCE LLC
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No Plan does any good for you if the LPI asset pool goes bankrupt a second time while you're still waiting for your investments to mature. This is the most important risk you face—whether in the pool or as a continuing interest holder. Bankruptcy happened once already—and it could happen again.

Only the Transparency Plan provides enough outside financing—\$75 million over the course of 10 years—to protect against a second bankruptcy.

The Trustee says the pool only needs money for a year or so because there will be enough maturities to cover costs and premiums. But he's been wrong about this in the past, and there's no reason to think he'll be more accurate in the future. In December, he predicted that \$84 million in maturities would come in for the seven months ending in June 2016, but only \$59 million did. He was off by 42%.

Neither the Trustee nor Transparency has any influence or control over when policies mature. However, overly optimistic projections about these maturities—and the projections used by the Trustee in his Plan are overly optimistic—are one of the reasons that LPI went into bankruptcy in the first place.

At Transparency Alliance, we are experts in projecting policy maturities and our calculations show the Trustee will continue to be wrong in his projections about maturities. So the best way to protect against a second bankruptcy is by voting for the Transparency Plan and against the Trustee/Vida Plan.

Now that you have a choice, be sure to vote for the Transparency Plan and against the Trustee/Vida Plan by no later than 11:59 p.m. Pacific time on August 23, 2016.

For more information, you can also call our hotline at (888) 365-3611 anytime M-F 9am-8pm EST.

1. More experienced management and better servicing

Experience: The Transparency team has managed life settlements for years without losing a penny for its clients.

Checks and balances: We have hired three experienced and specialized service firms to look after different aspects of your assets, and to minimize the risk of fraud or malfeasance. **Don't put all your eggs in one basket again!**

Competence: Our servicers are leaders in their respective fields.

- 2. Respecting your Ownership**
- 3. Protection Against a Second Bankruptcy**
- 4. Lower Fees**
- 5. Closure**