



First of all, we at Transparency Alliance—myself, Andrew Plevin, Craig Bardo, Jenn Leggi, Caroline Byrne, Justine Lin and others whom you have met at our presentations and spoken to on our webinars—want to thank you for the opportunity you have given us to speak to you and to explain why we believe we will do a good job for you in preserving and creating value for your LPI investments. Whatever the outcome, we wish you the best for the future.

Balloting

As the deadline for filing your ballot approaches, we want to remind you of **the steps needed to support the Transparency Alliance Plan:**

1. Fill out the Transparency Plan ballot, marking your “options” for each policy position listed on the ballot.
2. Check the box to ACCEPT the Transparency Plan.
3. Send it in before the August 23 deadline. You can fax it to **347-897-3452**.
4. Fill out the Trustee/Vida Plan ballot, marking your “options” for each policy position listed on the ballot.
5. Check the box to REJECT the Trustee/Vida Plan.
6. Send it in before the August 23 deadline. You can fax it to **844-462-9564**.
7. Fill out the Preference Form you recently received and check the box showing you prefer the Transparency Plan. You can fax it to **844-462-9564**.
8. Remember, if you mail in your Preference Form or your ballots for either Plan, they have to be received by August 23. So send yours in as soon as possible.

We have detailed step-by-step instructions in this video:
www.transparencyalliance.net/instructions-fill-your-ballot/

Collecting Your Money

1. **Only the Transparency Plan commits to paying you 100% of your existing maturities on Day 1.** The Trustee/Vida Plan says that it will pay back the existing maturities (\$165 million by their latest count) “as soon as reasonably possible.” There is no commitment as to time or amount.
2. **Only the Transparency Plan commits to paying you 100% of your future maturities when they occur.** The Trustee/Vida Plan gives the trustee of the pool (Mr. Espinosa) the right to borrow your money if he wants to use it for the pool. If he decides to borrow your money, the pool will be obligated to pay it back over 30 years.

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.

If you have voted for BOTH Plans, be sure to mark “Transparency Plan” on your Plan Preference Form, which is also due on 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