

Informational Brochure—Investor



› DID YOU KNOW?

U.S. seniors 65+ are expected to control \$800 billion of life insurance by 2030, with \$161 billion believed to be eligible for life settlements.¹

—Bernstein Research

LOOKING FOR A MARKET-NEUTRAL,
ALTERNATIVE INVESTMENT VEHICLE
OFFERING POSITIVE RETURNS?
KNOW ABOUT LIFE SETTLEMENTS?

Are you searching for opportunities to improve portfolio returns risk? Did you know that closed-end funds, hedge funds, pension funds, investment banks, and private equity groups are looking very closely at the secondary market for life insurance.

Nobody understands the life settlement market better than Maple Life Financial. Our senior team of insurance and financial experts provides unmatched expertise and guidance in understanding the nuances of this emerging market. Our commitment to excellence ensures the highest levels of service, transparent transactions, and compliance with the latest laws and regulations.

The topic of life settlements is probably not new to you, due to the tremendous attention it received when the industry first emerged in the late 1990's. You may even know and understand how it works, but have adopted a wait-and-see strategy before entering this asset class. Now is the time to make your move.

NEW OPPORTUNITIES FOR CAPITAL SOURCES

The life settlement industry is one of the most exciting and fastest growing industries today. Why? Because it offers many advantages like positive market conditions, easy market entry, and sophisticated companies like Maple Life Financial.

- *Positive Market Conditions:* The U.S. secondary life insurance market has experienced growth since its inception and is expected to reach \$161 billion over the next two decades.² The driving force behind this performance is the wave of seniors 65+ entering retirement and their need for flexible financial solutions to meet changing needs. Besides growth, another positive market condition attractive to capital sources is the independence of potential returns, which are uncorrelated and free from

stock and bond market volatility, interest rates, and political or global events.

Benefit: Provides capital sources with opportunities for attractive yields through an alternative investment vehicle independent of economic cycles.

- *Easy Market Entry:* Unlike other ventures that require extensive investments in time and resources, the life settlement market provides capital sources with an easy to understand and implement investment concept, flexible risk/reward parameters, and the ability to quickly structure and grow portfolios. Simply understand/identify a few key investment parameters based on your risk/reward strategy, then partner with an industry leader like Maple Life Financial and you're on your way to providing investors access to an emerging asset class.

Benefit: Provides quick and flexible investment solutions and the ability to create diversified portfolios.

- *Sophistication:* The life settlement market has quickly grown to become sophisticated, due to the increased attention from regulators and institutional investors, who according to A.M. Best Company, Inc., may have invested more last year than in the previous seven years combined—an estimated \$10-\$15 billion.³ Industry leading companies like Maple Life Financial have utilized technology to facilitate faster, more transparent transactions along with immediate and accurate reporting.

Benefit: Provides capital sources with an easy manner by which to conduct due diligence and begin new relationships.

Overall, the life settlement market is the perfect solution for capital sources looking for alternative investment vehicles with positive growth potential, flexible solutions, and sophisticated companies.



Opportunity for attractive yields
and non-correlation
are top benefits for
life settlement capital sources.

¹ Bernstein Research. (2006). Life Insurance-Life Settlement Update

² Ibid. Bernstein Research. (2006).

³ A.M. Best Company. (2006). Retrieved September 11, 2006 from

http://www.lisassociation.org/vlsamembers/news/files/lisanews_A_big_step_up_if_the_life_settlement_industry_can.pdf#search=%22%20A.M.%20Best%20Company%2C%20Inc.%2C%20institutional%20investor%20have%20invested%20more%20last%20year%20than%20in%20the%20previous%20seven%20years%20combined%E2%80%94an%20estimated%20%2410%20to%20%2415%20billion.%20%22

Making The Move To Life Settlements

A NEW OPPORTUNITY FOR YOUR INVESTORS AND YOU.

WHY MAPLE LIFE FINANCIAL?

Our unique knowledge and understanding of the U.S. secondary life insurance market is unparalleled. We have direct experience in all aspects of our industry and have been instrumental in its development, all of which provides our customers with tremendous value. We offer fair, open transactions, with full compliance and disclosure, and seek to make every transaction a positive experience for all parties involved.

Reasons...

We're different:

- We are institutionally owned and funded.
- We were one of the first providers to evaluate and purchase for its own account.
- We employ unparalleled risk assessment for each asset purchased and serviced.
- Our processes and infrastructure allow third party capital sources to enjoy the benefits of our institutional approach.

We believe in what we do:

- We have been an active participant in the industry since it first emerged.
- Our in-house compliance experts actively work with state regulators to educate, promote, and establish model practices.
- We are supporting members of the Life Insurance Settlement Association and LOMA, and co-founders of the Life Settlement Institute.

- Our senior team of insurance and financial experts offers industry specific leadership and are frequent speakers, presenters, and authors in industry events and publications.
- Our educational materials reach more than a million insurance and financial professionals each year.

We have the credentials:

- We are one of the top life settlement providers.
- We have met the necessary regulatory requirements and are able to purchase life insurance in all states where required, except Alaska.

We honor our relationships:

- We are fully supportive of our distribution channels, meaning that we do not interfere with client relationships.
- Our dedication to sound business practices and industry compliance is well known and respected.

Our best practices:

We are firmly committed to doing business the right way and strive to protect all parties involved. Due diligence is conducted on every transaction. As part of this commitment we:

- Verify that all parties are properly licensed where required.
- Offer a rescission period to sellers.

- Offer E&O coverage to brokers.
- Use independent escrow services, even in states where not required.
- Employ anti-fraud and consumer privacy measures.
- Utilize HIPAA compliant forms and procedures.
- Perform background checks.

WHAT MAPLE LIFE FINANCIAL CAN DO FOR YOU

Partner Today

As a leader in alternative investments, your knowledge of a wide selection of products and options is critical. The network of investors you service rely on you for access to the latest products and services.

Help investors by providing access and the opportunity to earn positive returns. Take advantage of an established and proven high growth market. Save time and startup costs. Choose a flexible and innovative asset class.

Make the move to life settlements!

Partner with Maple Life Financial today!

Call toll free +1 877-777-0635, or visit

www.MapleLifeFinancial.com.

UNIQUE PERSPECTIVE — UNPARALLELED EXPERIENCE

Along each of the dimensions by which providers are evaluated Maple Life Financial brings a unique value proposition:

- **Distribution:** Maple Life Financial is projected to process over \$20 billion in death benefit face amount in 2007. This volume is for single policy non-premium financed life insurance from across our multiple distribution channels.
- **Underwriting:** While Maple Life Financial uses the common third party external life expectancy underwriters, it also has internal expertise to validate consistent performance. Maple Life Financial underwriters average over 25 years of experience. Our underwriters come from positions as chief underwriters or medical director for major life insurers.
- **Compliance:** Maple Life Financial has the most extensive compliance program in the industry. Within 12 months of joining the compliance team, the attorneys and paralegals at Maple Life Financial must complete the Certified Fraud Examiners program. The CFE designation is most commonly used by claims personnel at life insurance companies. Each purchased case is reviewed prior to closing in the same manner that the insurance carrier will examine the case when they decide whether or not to pay the death claim.
- **Servicing:** Maple Life Financial is one of only two servicers to have been rated as a consumer finance servicer by Standard and Poor's.⁴ The infrastructure at MLF LexServ allows portfolio owners to actively view and manage their assets to whatever level of detail they desire.

⁴Standard and Poor's. (2005). Servicer Evaluation.



An MLF Financial Group Company

MapleLife
FINANCIAL INC.

Looking at LIFE in a new light™

**MAKE THE MOVE TO LIFE SETTLEMENTS! PARTNER WITH MAPLE
LIFE FINANCIAL! CALL +1 877-777-0635 OR VISIT
WWW.MAPLELIFEFINANCIAL.COM**