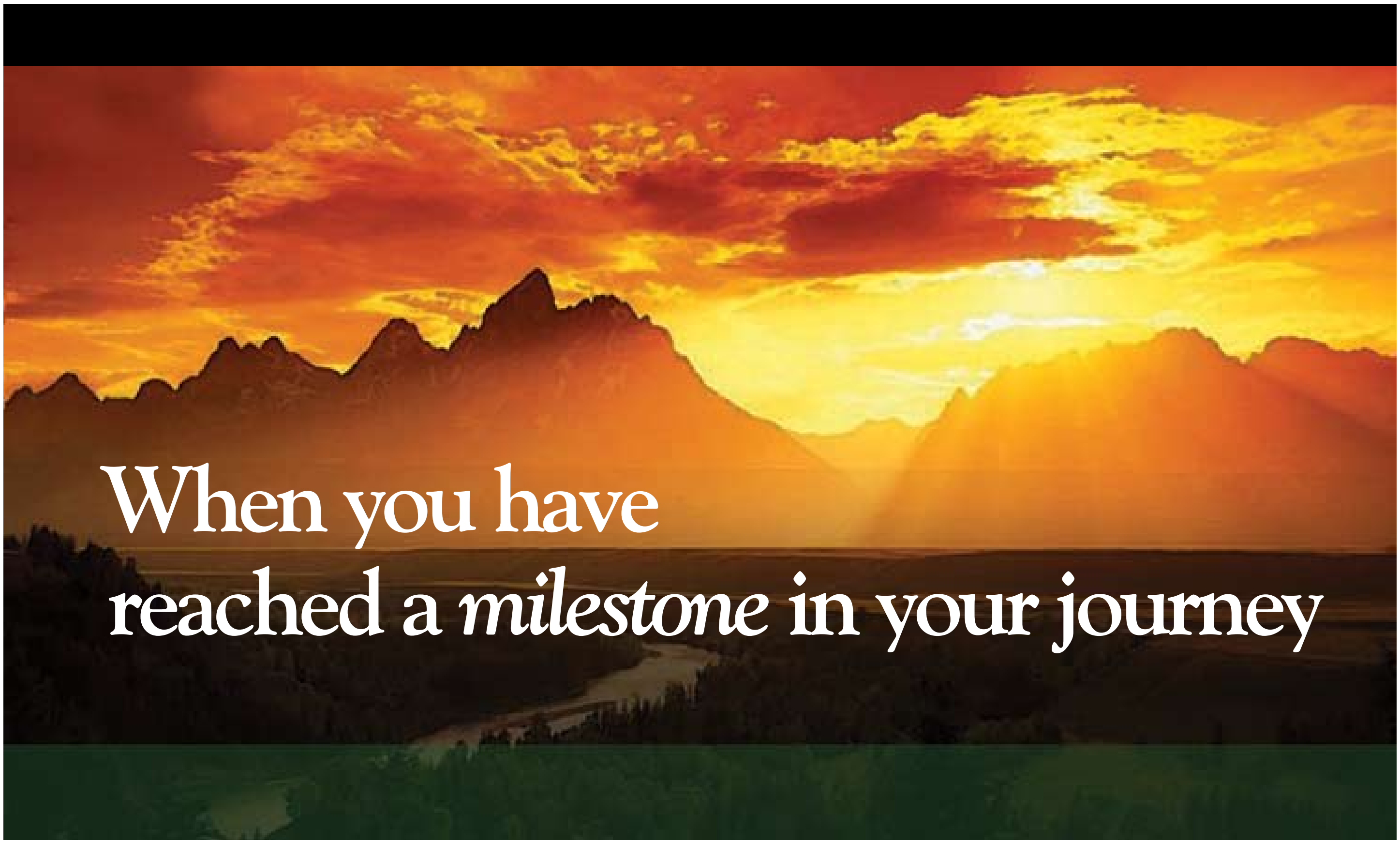

Milestone

is dedicated to providing you with the *highest value* in a continually evolving market.

Milestone Managers has a proven track record in the secondary market for life insurance. We know the value of a policy before it is purchased or sold.

We know the market—we know the buyers—and we know how to fulfill the needs of your clients. Milestone was the first company in the industry to provide full disclosure to clients and the only company that purchases policies ranging from $50,000 up to $100 million. In addition, Milestone uses sophisticated proprietary technologies to provide independent evaluation of all your clients' options.

Contact Milestone today–call us toll free at 888-877-5686 for more information on our products and services and help your clients find the value of a lifetime.

We didn't create the life settlement market... we fixed it.

MILESTONE
Managers & Providers

Matt Boaman: mboaman@milestonesettlements.com • Tom Reading: treading@milestonesettlements.com

Depend upon **Milestone Managers & Providers** to help your clients meet their Life Goals

Milestone uses the most advanced valuation technology in the industry–to better serve you and your clients.

Changing Needs

When your clients have a need for increased cash flow, they normally turn to recognized assets such as *Real Estate, Cash, Stocks, Bonds, CDs, Mutual Funds, Hedge Funds, Pensions, and IRAs*. Even if your clients don't own a policy, they may own an asset—insurability, which can provide significant cash flow.

About the Secondary Market

The secondary market provides unique options for your senior clients beyond the limited choices available from the life insurance carrier. There is a growing marketplace for existing life insurance policies currently held by individuals, companies, trusts or other entities. This market provides several options for your senior clients

The Secondary Market emerged in the 1980s as a new cash generating tool for terminally ill individuals. Opportunities have grown to include seniors, and are now available to all seniors who own or qualify for life insurance coverage.

In 2006 alone, thousands of seniors took advantage of this opportunity and sold their life insurance policies for a total face value of $13 billion settled. *Lehman Brothers* growth estimates for the industry are 40% annually for the next 5 years. Buyers in the Secondary Market include world-wide banks and pension funds and other prominent institutions.

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Questions about Life Settlements

Why would I consider a Life Settlement?

Life settlements allow you to liquidate the assets that you have in your life insurance policy now. New policies instantly have value if analyzed correctly prior to purchase, and can provide immediate income in certain circumstances.

In what situations would I sell my life insurance policy?

Increased cash flow is the primary reason for liquidating a policy.

Your estate planning needs may have changed or you may no longer need to provide for loved ones in the event of an untimely death. An additional benefit of Life Settlements is that there are no restrictions on how the proceeds from the sale are spent. Money can be contributed to charities, gifted, or applied to a life long dream.

Or—you may choose to sell your policy to ease financial burdens caused by medical bills and other obligations. Some individuals benefit to the extent that they are able to significantly improve their quality-of-life. Life Settlements may quite possibly allow for alternative or additional medical care, directly resulting in an extension of life.

Are Life Settlements taxable and can they effect Medicaid benefits?

In certain instances, yes. Consult a tax professional for advice on the effect a life settlement may have on your federal income taxes and possibly on federal assistance.

How does Milestone Providers handle changing my policy to a Life Settlement?

Milestone works only with institutional buyers of Life Settlements. Our company was the first in the industry to implement full disclosure–so clients know exactly what was paid for their policy and who received compensation for the sale. Milestone provides independent evaluation of all of your clients' options, and we submit all offers to the agent or financial representative for full consideration.

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General Parameters for Policies

- Available for individuals 70 years old and older
- Universal Life, Term, Variable Life, Joint Survivor Policies
- Policies ranging between $50,000 and $100 million coverage
- Policies with 1-8% premium to benefit ratio

Trusts

- Trust environment allows ease of transfer
- Milestone does a full evaluation for best values
- Generate high return on capital used for premiums
- Insurance coverage coupled with growth
- Surpasses carrier value 3 to 1 or more
- You can be insured up to your net worth +/- 10%
- Your trust interest can later be transferred for value

Guarantee Program

Contact Milestone for more information about our Guaranteed Appraisal Program.

Charitable Giving

Allows insured the option to give the death benefit – requires premiums OR
The current value of the policy whenever they decide – no premiums after transfer

THE PROCESS:
Milestone evaluates carrier proposals
We utilize the best structure for placement
Fund premium–grantor may pay directly or finance premiums due
Grantor may transfer ownership in the trust for value and gift proceeds OR
Transfer beneficial interest and beneficiary maintains premiums to maturity

WHO QUALIFIES? SENIORS WHO ARE PART OF:
Endowment Funds, Charities, Universities
Churches, or any non-profit 501 (C3)

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