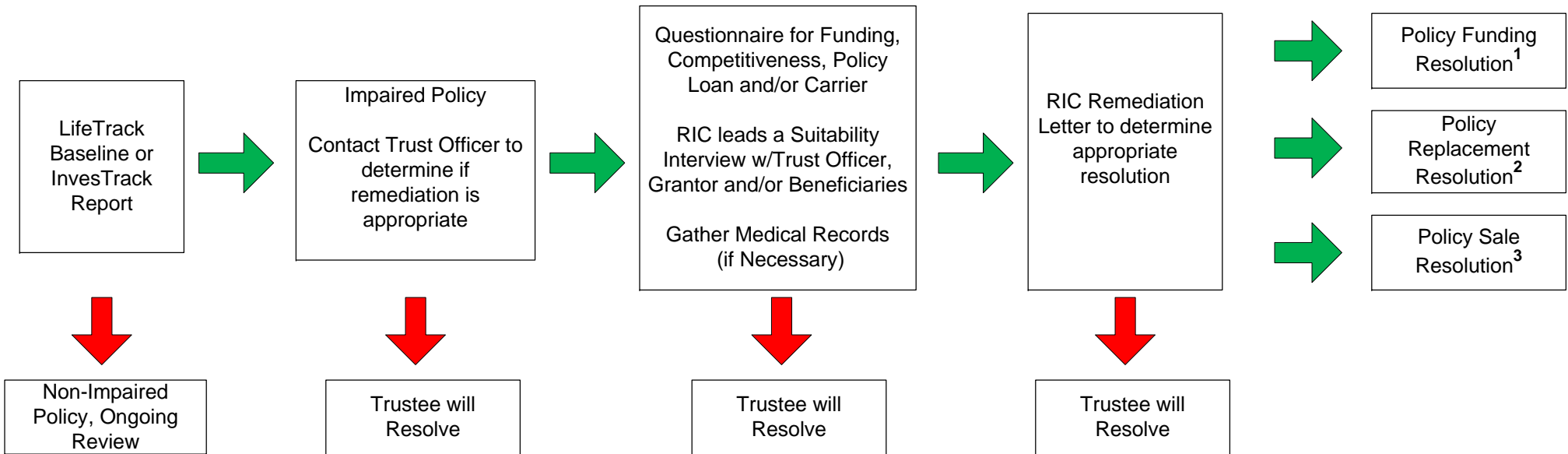




RIC CONSULTING REMEDIATION FLOW CHART



1. Policy Funding Resolution:

Determines the Grantor's ability and willingness to fund the policy. If able to increase funding will the new funding mature the policy? If grantor cannot increase the funding or fund to maturity what could the Death Benefit be reduced to for the policy to mature and what Death Benefit meets the Trusts needs?

2. Policy Replacement Resolution:

Evaluates suitability for replacement based on measured competitiveness, health information provided, and desire to structure benefits to better meet the grantor's needs and ability to fund. If a replacement policy is proposed, RIC recommends a replacement analysis be performed.

3. Policy Sale Resolution:

Evaluates whether the policy is a candidate for sale on the secondary market. If it is a candidate for sale recommend gathering of Life Expectancies from at least three providers. If Life Expectancies further indicate a policy is a good candidate for sale, recommend a policy appraisal. Once appraisal is completed, RIC will deliver Life Expectancies and a copy of the Policy Appraisal to any Life Settlement broker the Trustee selects. Recommend Entrust Settlements as a low cost provider in the industry, disclose relationship, and confirm if Trustee would like to be contacted by Entrust Settlements. No further fees will be billed by RIC Consulting upon completion of policy appraisal and selection of settlement broker.