

March 1, 2022

TO OUR VALUED CLIENTS

First, we'd like to thank you for the overwhelming support you have shown us as we implemented our new 2022 mortality tables. As a data-driven organization, we have remained faithful to the principles upon which we were founded: let the data decide how and when to improve our models and continually seek the most appropriate and precise methods. We'd be pleased to discuss any or all of the above in more detail as we remain committed to full transparency of our models and methods.

We are excited about what we have in store for you in 2022. We are in final testing of some exciting tools and products that will save you time and money as you compete in the life settlement space. Look for announcements very soon. Today, we have a minor improvement to introduce with our clinical evaluations.

We pride ourselves on having a world-class group of clinicians, all trained at the renowned Cleveland Clinic. Their insights are invaluable, as is their access to cutting edge research. Today, previously terminal cancers are treated with rapidly changing treatments, and their outcomes are constantly improving. As over 90% of our clinical cases are cancer-related, it's not convenient that we provide you access to the latest research that applies to the subjects' particular circumstances; it's imperative that we do. That is our commitment.

Going forward, each clinical evaluation will include, where appropriate, references to the relevant research that informed our view. In many cases, you will not have access to this research as it is only available to the clinicians, but you will at least gain a perspective from its inclusion. We have always felt that our clinical evaluations provide one of our most value-added services: the benefit of over one hundred years of medical training and experience with each evaluation.

Despite this improvement and unlike many of our competitors, we are holding the line on costs for every service we offer with one exception. Last year, we lowered additional page count costs by capping them. Our standard LE will remain priced under \$400 with the same expedited charges, even though our current service standards have markedly improved.

The one exception is the additional charge for a clinical review, which will be priced at \$340, effective March 1st.