## **Advisory Services with Integrity**

## **To Our Valued Clients**

What a difference a few years make! The life settlements industry and its participants, including Predictive Resources, felt the effects of COVID-19. Hopefully, the worst is behind us, and we have emerged stronger than ever. At Predictive, we have improved our turnaround times and implemented process improvements, such as double-blind underwriting and our new Vision product, which provides immediate insight into the contents of the medical records, complete with context and implications. Not surprisingly, the cases continue to be more challenging, and the page counts have remained high. The proliferation of expedited cases and clinical reviews have also continued. All the while, our costs have increased.

Clients who have seen our Vision product overwhelmingly agree that it will save time and increase accuracy in working their cases. You can also expect us to introduce our case triage tool in the coming months, saving you time and money by identifying the best cases to pursue. All of this is consistent with our goal of providing the best independent underwriting and longevity solutions for you, our client.

We have not raised prices since 2019, but we find it necessary to do so given the increases in the costs of our inputs that we are no longer able to absorb. Effective for cases submitted on or after December 1, we will implement the following price schedule:

Standard LE - \$425

Expedited LE - \$615

Clinical Review Upcharge - \$350

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Upcharge for medical records with page counts over 550 pages - \$0.25 per page with a \$675 cap

Accelerated Longevity Estimate - \$235

Longevity Update using Prior LE - \$295

Life Expectancy Variance Review - \$2,000

Withdrawn Case after Underwriting Prep - \$225

Withdrawn Case after Underwriting - \$325

We believe these changes will allow us to continue to best serve your needs, and I assure you that our commitment to your success is unwavering. Thank you for your ongoing support. As always, I am available to discuss this or any other topic.

Vince Granieri