



OFFER DISCLOSURE

Per viatical settlement act, a viatical settlement broker shall provide the owner and the provider with at least the following disclosures no later than the date the viatical settlement contract is signed by all parties. The disclosures shall be conspicuously displayed in the viatical settlement contract or in a separate document signed by the owner and provide the following information:

- (1) The name, business address, and telephone number of the viatical settlement broker;
 Life Insurance Settlements, Inc.
 550 West Cypress Creek Road, Suite 300
 Fort Lauderdale, FL 33309
 866-326-5433

- (2) A full, complete, and accurate description of all the offers, counter-offers, acceptances, and rejections relating to the proposed viatical settlement contract;

- (3) A written disclosure at the inception of the brokerage arrangement of any affiliations or contractual arrangements between the viatical settlement broker and any person making an offer in connection with the proposed viatical settlement contracts;

- (4) The name of each viatical settlement broker who receives compensation and the amount of compensation received by that viatical settlement broker, which compensation includes any thing of value paid or given to the viatical settlement broker in connection with the viatical settlement contract;

Life Insurance Settlements, Inc. shall receive _____ of which, _____ shall be paid to _____ and _____.

- (5) A complete reconciliation of the gross offer or bid by the provider to the net amount of proceeds or value to be received by the owner. For the purpose of this paragraph, "gross offer or bid" means the total amount or value offered by the provider for the purchase of one or more life insurance policies, inclusive of commissions and fees.

The gross offer for this viatical settlement contracts is _____, and the seller is to receive _____.

Signature of Policy Owner/Viator Printed Name Date

Signature of Policy Owner/Viator Printed Name Date
(if more than one)

Signature of Authorized Officer of Life Insurance Settlements, Inc.

Date