

Life Income Strategy Bond Program

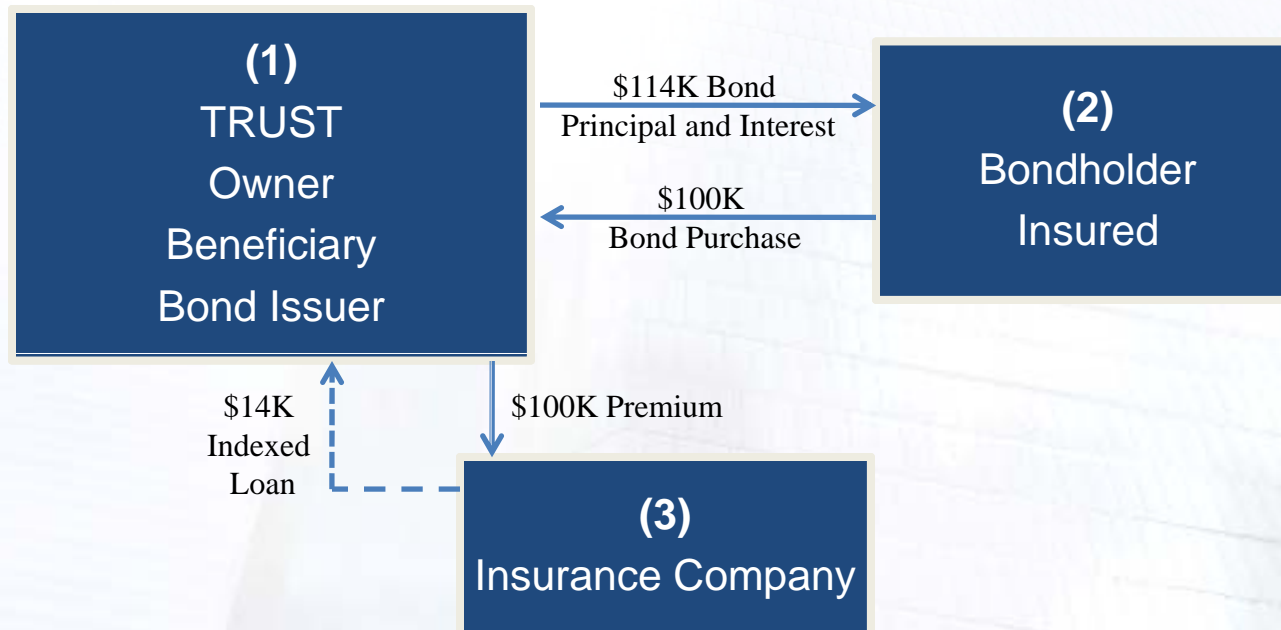
Financial data displayed on a digital screen, including bond tickers and yields:

RES 36	HJK 30	ASO 45	-1/3	CROS 10	-5/8	RES 36	HJK 30
RES 36	+5/6	HJK 30	+1/4	ASO			

Bond Program Overview

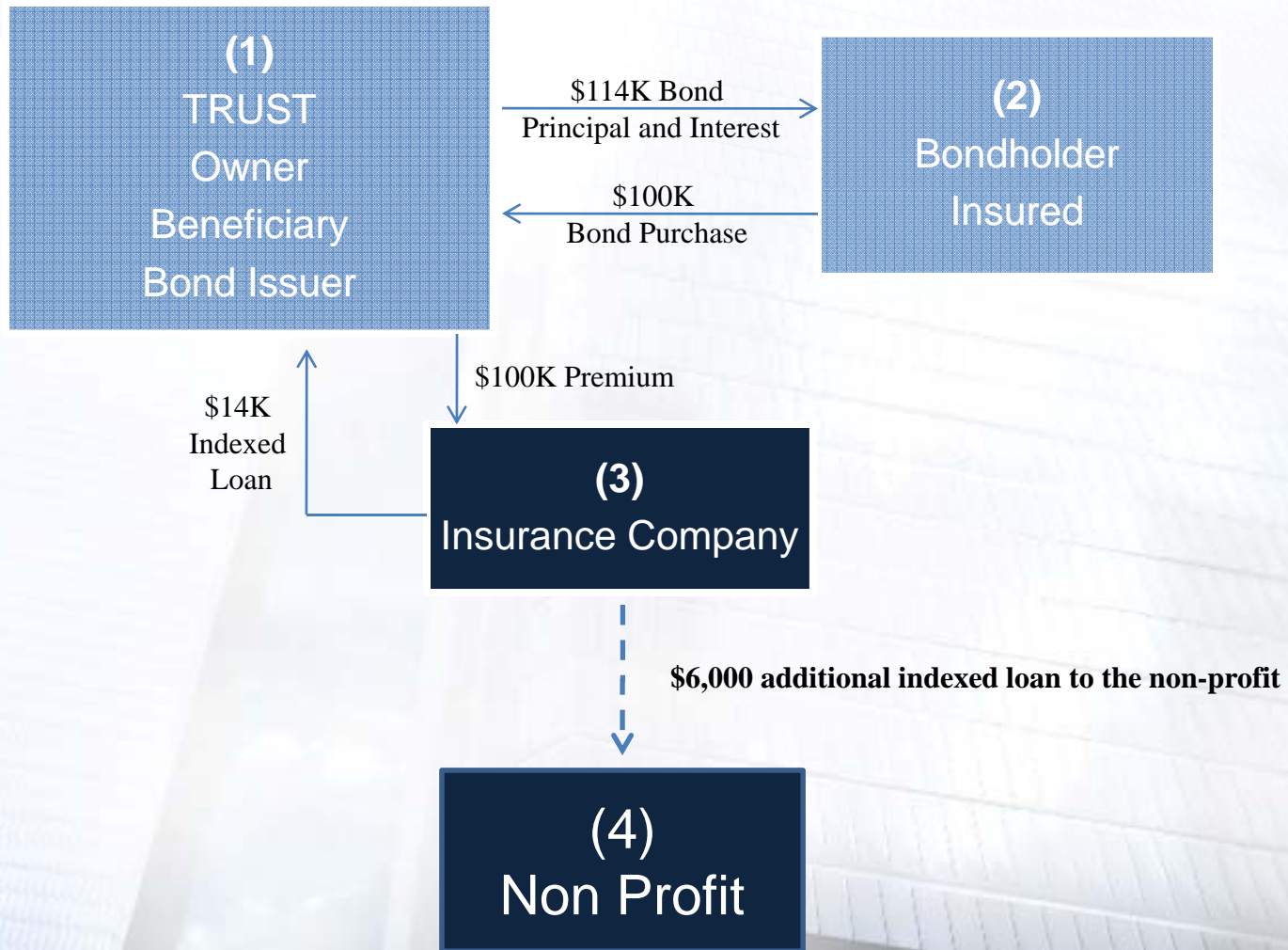
- The bond principal amount is guaranteed 100% safe by having collateral in the form of cash equivalent.
- The first year interest payment is guaranteed to the bondholder at 6% per year and the interest can be received monthly, quarterly or annually.
- The bond funds are 100% liquid at the end of year one. The funds can be withdrawn at that time or the bond can be renewed.
- The interest can be withdrawn, or if the bond is renewed, interest can be left in to compound.
- The bond can be renewed for up to an additional two years at a rate of 4% per year.
- The minimum bond purchase amount is \$10,000 and the maximum bond purchase amount is \$5 Million.

How Does It Work



1. The Settlor creates the Trust, which issues the Bond.
2. The Settlor purchases the Bond, issued by the Trust and agrees to complete the process, which requires the Trust to purchase a life insurance contract on the life of the Settlor sufficient to 100% collateralize and fully guarantee the Bond.
3. The life insurance company receives 100% of the bond proceeds and issues a life insurance contract on the life of the Settlor with the Trust as the owner and beneficiary of the life insurance contract that 100% collateralizes and fully guarantees the Bond principal and interest.

How Does It Work



4. The insurance carrier makes an additional indexed loan to the non-profit

Questions and Answers

Q. How is the Bond principal collateralized?

- A. Your Bond principal is collateralized by the cash value of a life insurance contract issued on your life by an A+ rated Legal Reserve Life Insurance Carrier.

Q. What creates the liquidity of the Bond?

- A. The Bond has liquidity, since the cash value of the Insurance Policy that is issued by the A+ rated Legal Reserve Life Insurance Carrier is equal to your principal at the time of the maturity of the Bond.

Q. What instrument is used that makes it possible for you to be able to purchase the Bond?

- A. The instrument used is an Irrevocable Life Insurance Trust, (ILIT) created by you. When you purchase the bond from the Trust, 100% of the funds are used to purchase the collateral in the form of a life insurance contract, which fully guarantees the repayment of your bond at maturity.

Q. When do I receive my interest payments?

- A. You will receive the interest payments monthly, quarterly annually. Or you can leave the interest in to compound if you decide to renew the Bond at the end of the year. (Example: If you choose the monthly interest payments and you purchase a \$ 50,000 Bond you will receive interest payments of \$250 per month for 12 months, for a total interest amount of \$3,000)

Questions and Answers (continued)

Q. How much insurance will be issued on my life?

A. Generally the amount of insurance will be two times the amount of the Bond.

Q. In the event of my death who is the beneficiary of the life insurance?

A. The beneficiary of the life insurance is the Trust, which is the Issuer of the Bond and the Administrator of the Bond Program.

Q. What is the purpose of the life insurance as it relates to the Bond?

A. The Life Insurance creates the asset that is held by the Trust, which guarantees the safety and liquidity for the Bondholder.

Q. What if I need my funds before the end of the year?

A. We recommend that you purchase a Bond for only the amount of funds that you can tie up for one year.

Q. Can I use IRA funds to purchase the Bond?

A. Just like a Bank CD or Insurance Annuity, the Bond can be purchased with IRA funds.