



CHRISTIANATrust
A DIVISION OF WSFS BANK

An Invitation

We extend an invitation to you to join the other individuals, families, financial advisors, businesses, and institutions who have found Christiana Trust to be a firm uniquely responsive to client needs. We invite you to contact us for further information in order to learn about the unique and personalized service that will be provided by our Life Settlement Transactions Team.

CHRISTIANA TRUST - WHO WE ARE



From our beginning, Christiana Trust has been dedicated to providing exceptional personal service and professional assistance to individuals, families, and corporate and institutional clients.

Christiana Trust has built a worldwide reputation for the administration and servicing of life settlement and premium financing transactions. Now Christiana Trust is a division of WSFS Bank, a Delaware institution founded in 1832 and one of the ten oldest continually operating banks in the United States. To WSFS's history of world-class service Christiana Trust adds its own proud traditions and expertise.

A few of the many services we provide include:

- *Trustee and/or Escrow Agent;*
- *Policy monitoring and maintenance;*
- *Managing change of beneficial interests;*
- *Maintenance of collateral files on our collateral tracking system;*
- *Management of death benefit transactions;*
- *Acceptance and Deposit of collateral into the Christiana Trust vault.*

THE BENEFITS OF OUR LIFE SETTLEMENT SERVICES

Providing superior client service and focusing on the details of your transaction is our primary concern.

At Christiana Trust we work closely with our clients. We focus on your particular life settlement and premium financing needs and provide solutions to the many complexities facing the life settlement transaction marketplace today. Our client base includes financing entities, hedge funds and life settlement brokers and providers.

Christiana Trust offers a comprehensive list of life settlement services. Our trust professionals have demonstrated their expertise to handle complex life settlement solutions. Whether you are a local, regional, national or international financing entity or life settlement broker and provider, we deliver the specialized service and expertise in a single place to facilitate and implement your life settlement transaction.

OUR EXTENSIVE EXPERIENCE IN LIFE SETTLEMENT TRANSACTIONS INCLUDE THESE UNIQUE SERVICES:

Trustee Services and Functions

- Christiana Trust will completely administer and maintain trust accounts;
- Execute funding notices as directed;
- Verify accounts are properly funded according to the underlying documents;
- Transfer funds between trust accounts as directed in writing;
- Provide notices to proper parties as directed;
- Reflect on our trust system collateral held for each party;
- Hold all payments for the benefit of the parties involved;
- Verify and maintain security interests in the trust account, as needed;
- Confirm payments are received by the proper insurance company;
- Receive policy dividends, death benefit proceeds and other distributions from an insurance policy;
- Work with appropriate Servicing Agent to file death benefit claims;
- Maintain a strong working relationship with legal counsel and insurer as to direction on release of liens, death benefit claims, disputes regarding beneficiaries, collateral interests in policies, dividend collection and all other distributions from a policy.

Collateral Agent Services

- Provide notices as requested and directed;
- Monthly monitoring to ensure that no payment defaults have occurred;
- Send assignments for insurance policies to Life Insurer as directed;
- Receive verification of receipt of assignment from Life Insurer;
- Monitor assignments for acknowledgements from the Life Insurer.

Intermediary Services

- Submitting change of beneficial interest forms;
- Establish security interest in accounts as directed;
- Receive acknowledgement of change of beneficial interest;
- Maintain covenant items required of the Intermediary;
- Remit notices to various parties as directed;
- Maintain all payments for the benefit of the appropriate party;
- Mail and forward notices on to appropriate party as directed and requested;
- Establish Intermediary Accounts for the Purchaser, and each Provider;
- Reflect on our records and books the change of beneficial interest by transferring ownership between the corresponding Intermediary Accounts.

Policy Servicing

- Make life insurance premium payments;
- Analyze specific information regarding the Life Insurer including credit ratings;
- Maintain and create database of Insured and Life Insurer information;
- Confirm life insurance premium payments are received by the Life Insurer;
- Track specific information regarding the Insured including premium payment;
- Complete death benefit forms;
- Prepare and send periodic reports;
- Remit any required notices.

Safekeeping

- Maintain the record of the collateral files on our collateral tracking system;
- Hold the collateral files in custody in our secured vault facility;
- Prepare and distribute monthly collateral reports.

Trailing Document Filing

- Certify and review trailing documents;
- Accept the trailing documents into the appropriate collateral file in the Christiana Trust vault facility;
- Monitor the trailing document on our collateral tracking system.

Escrow Agent Services

- Christiana Trust can serve as Escrow Agent to facilitate and accept the purchase of life insurance policies, if required.

Releases

- Monitor collateral file releases on our collateral tracking system;
- Release collateral files from the vault.

Initial Deposit

- Update the collateral by certification criteria on our tracking system;
- Certify and review the collateral per the transaction documents;
- Accept and deposit the collateral into the Christiana Trust vault facility;
- Distribute and prepare the initial trust receipt.

Delaware Trust Services

- Christiana Trust, with offices located in Wilmington, Delaware serves as Delaware Trustee for Delaware Statutory Trusts.

BENEFITS OF WORKING WITH CHRISTIANA TRUST

Depth of Experience

When it comes to administering complex life settlement issues, we have the experience. With combined experience of over 30 years our specialized team members have the knowledge necessary to ensure that your life settlement issues will be handled with great care and attention to detail.

A Superlative Level of Service

Our corporate culture always places the interests of our clients first. Our trust professionals are committed to meeting each of our client's needs efficiently and proactively.

A Focus on the Important Issues

Life settlement transactions are very important to our firm and are an integral part of our growing business. We understand the needs of our clients. That's one reason we seek out and hire the best professionals in the field.

A Team Approach

Our life settlement team of professionals works closely with each organization's legal and financial advisors to ensure that all life settlement transactions are handled smoothly and efficiently.