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PRESS RELEASE

TwentyFirst Releases Updated Senior Mortality Data Set and Modifies Mortality Tables at Advanced Ages

Minneapolis, MN September 15, 2014: Today, TwentyFirst – a leader in longevity data, analytics and life insurance services - released the June 30, 2014 update to its senior mortality database. The comprehensive data set includes information on nearly 90,000 insured seniors, and allows insurers, researchers and life settlement investors to analyze the impact of various impairments, family history and lifestyle factors on senior longevity.

The data includes over 15,000 observed mortalities, versus 8,400 identified through 2011. With the additional data, subscribers can more accurately identify trends in mortality rates for the senior population.

TwentyFirst analyzes the data in its ongoing effort to improve life expectancy underwritings for its clients. "The results of our most recent data analysis highlighted two areas for improvement of our life expectancy underwritings. While the adjustments are limited, we expect they will result in more accurate underwriting estimates," stated Kurt Gearhart, CEO of TwentyFirst.

First, TwentyFirst is improving its mortality tables for insureds at advanced ages, primarily those 90 and older. The tables are being adjusted to reflect lower overall mortality rates. Insureds 90 and over represent approximately 2% of TwentyFirst's historical underwritings. More limited adjustments for insureds between ages 85 and 90 are also reflected in the improved tables.

Second, TwentyFirst has developed adjustment factors to better underwrite the most impaired seniors -- those with multiple chronic impairments. Approximately 10% of TwentyFirst's historical underwritings fall into this category.

"TwentyFirst remains committed to investing in data and analytics and continuing to evaluate the results so we can provide better underwriting services for our clients," added Kurt Gearhart.

The underwriting adjustments are effective immediately and all life expectancy certificates reflecting the adjustments will reference TwentyFirst's 2014 mortality tables.

To learn more, visit the "Resources" page at www.21stservices.com.

About 21st Services, LLC – TwentyFirst is an independent, nationally recognized organization specializing in life insurance services, including policy analysis, reporting, life expectancy underwriting and portfolio management.

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Mortality Table Update

On September 15, 2014, TwentyFirst announced updated life settlement tables. All Life Expectancy (LE) quotes issued on and after September 15, 2014, will reflect the new tables. Quotes based on the new tables will be clearly labeled as "2014 Mortality Table."

Impact of Changes

Mortality tables for insureds at advanced ages, primarily those 90 and older are being adjusted to reflect lower mortality rates. Insureds 90 and over represent approximately 2% of TwentyFirst's historical underwritings. Also, more limited modifications are being factored into the tables for insureds between ages 85 and 90 to reflect lower mortality rates.

Change of Average LE in Months

Mortality Multiplier Below 5

| Age | M | F |
|-----------------------------|----|----|
| Between 85 and 90 years old | 4 | 3 |
| 90 years old and above | 18 | 13 |

The overall impact of comorbidity is less severe than reflected in current underwriting. Accordingly, for the most impaired insureds, TwentyFirst is implementing adjustment factors that reduce the impact of mortality multipliers over 5. This group of insureds, who suffer from multiple chronic impairments, represents approximately 10% of TwentyFirst's historic underwritings.

Change of Average LE in Months

Mortality Multiplier 5 or Above

| Age | M | F |
|------------------------------|----|----|
| Younger than 85 years old | 10 | 13 |
| Between 85 and 90 years old* | 5 | 8 |
| 90 years old and above* | 11 | 11 |

*Includes the impact of both the table adjustments and comorbidity adjustment factor.

Additional relatively small changes will be observed due to the application of standard mortality improvements. These improvements would increase a 12 year LE by approximately 5 months. These improvements will be applied continuously on all future underwritings.

Life Expectancy Format Modifications

In addition to the updated table name on the certificate this version of tables has been labelled Revision G. The table Revision can be found in corresponding XML files and in a version label on the certificate at the bottom of the first page and after the underwriter's signature.

For more information on these changes: Contact Lori Austin at laustin@21stservices.com or 612-277-0569