

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA  
MIAMI DIVISION

Case No.: 04-60573-CIV-MORENO

IN RE:

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

vs.

MUTUAL BENEFITS CORP.,  
JOEL STEINGER a/k/a JOEL  
STEINER, LESLIE STEINGER  
a/k/a LESLIE STEINER and  
PETER LOMBARDI,

Defendants,

and

VIATICAL BENEFACTORS, LLC,  
VIATICAL SERVICES, INC.,  
KENSINGTON MANAGEMENT, INC.  
RAINY CONSULTING CORP.,  
TWIN GROVES INVESTMENTS, INC.,  
P.J.L. CONSULTING, INC.,  
SKS CONSULTING, INC., and  
CAMDEN CONSULTING, INC.

Relief Defendants.

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**FOURTH INTERIM APPLICATION FOR COMPENSATION OF FEES  
AND COSTS OF ACCOUNTANTS FOR RECEIVER**

**Pursuant to Court Order, any objections to this Application  
must be filed on or before ten days from the date of service  
indicated on the Certificate of Service attached hereto.**

Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants,  
LLP ("BDPB"), accountant to Roberto Martínez, court-appointed receiver (the  
"Receiver") of Mutual Benefits Corp. ("MBC"), Viatical Benefactors, LLC ("VBLLC") and

Viatical Services, Inc. ("VSI"), (collectively the "Receivership Entities"), hereby requests the Court to enter an order authorizing the Receiver to pay the reasonable accountant's fees and costs incurred by BDPB between February 1, 2005 and May 31, 2005 inclusive from the receivership estate, and in support thereof states the following.

By this Application, BDPB requests compensation for services rendered February 1, 2005 through May 31, 2005 (the "Application Period") in the amount of \$201,553.10 for fees and expenses to be paid by the Receivership Entities. This amount reflects the application of a ten percent (10%) discount to our standard rates for all professionals and paraprofessionals working on this matter totaling \$22,382.90.

### **DESCRIPTION OF SERVICES**

During the Application Period, BDPB has rendered extensive and necessary services for and on behalf of the receivership estate, as set forth below.

The following summarizes the services rendered by BDPB during the Application Period:

- Continued analysis of pre-Receivership accounting information for defendant and relief defendant entities.
- Continued analysis of pre-Receivership transactions, including payments to relief defendants, potential related parties and certain others.
- Continued analysis of Viatical investor / insured accounting, flow of funds through various bank accounts.
- Continued assistance with Receivership administration, including development of operating budgets, evaluation of operating expenses, investigation, evaluation and processing of premium payments, preparation of accounting schedules and

financial analyses performed in connection with requests by the Receiver.

- Assist Receiver in the preparation of reports filed with the Court and preparation of various Motions filed with the Court.
- Assist Receiver in the preparation of financial statements for Receivership entities to be filed with the Court.
- Analysis of various tax issues in connection with the preparation and filing of State and Federal tax returns.
- Analysis of investor database and response to related inquiries.
- Continued analysis of policies, life expectancies, mortalities, reserves, and other policy related statistics.
- Daily backup and maintenance of information technology assets.
- Data extraction from Mutual Benefits Corp. accounting system in connection with the preparation of operating reports and tax related filings.

### **COMPENSATION:**

The determination of fees to be awarded is largely within the discretion of the trial court. *Monaghan v. Hill*, 140 F.2d 31 (9th Cir. 1944). This discretion is, however, predicated on the assumption that careful consideration is given to all evidence of the value of the accountants' services in the light of the factors relevant to a determination. These factors are set forth in *In re Gypsum Cases*, 386 F.Supp. 959 (N.D. Cal. 1974) and *In re Norman v. Housing Authority of City of Montgomery*, 836 F.2d 1292 (11th Cir. 1988), as follows: (1) the time and labor properly employed in the servicing of the case; (2) the quality of services rendered; (3) the scope of the activity and conspiracy under

attack; (4) the financial risk involved; (5) the magnitude, complexity and novelty of the issues involved; (6) the beneficial results obtained; and (6) the degree to which, if any, efforts were supported by prior governmental action. BDPB requests the Court to consider these factors in determining reasonable compensation for the services rendered to date by BDPB, as summarized below:

a. Time and Labor Required - The exhibits attached to this application include: The Summary of Third Interim Application for Compensation of Fees and Costs of Accountants for the Receiver (Exhibit 1); Summary of Professional and Paraprofessional Time (Exhibit 2); the Summary of Professional and Paraprofessional Time by Activity Code Category (Exhibit 3); and Summary of Requested Reimbursement of Expenses (Exhibit 4).<sup>1</sup>

b. Novelty and Difficulty of Services and Skills Requisite to the Accounting.

The issues presented in this case are novel given the size of the Receivership entities, the difficulty of dealing with the records and the unique nature of the Receivership Entities' businesses. Additionally, certain key accounting staff left the employ of MBC prior to or in connection with the appointment of the Receiver, and were not available to assist the Receiver during this application period.

The extensive experience and capabilities of the professionals involved with this case possess the accounting, financial analysis, tax and consultation skills required for the successful completion of the objectives of the Receiver.

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<sup>1</sup> BDPB maintains detailed time records that are kept contemporaneously with the services performed. Receiver's counsel will, within ten days, seek to file these detailed records under seal to the Court for review in camera and ex parte.

c. The Skill Requisite to Perform the Services Properly. BDPB has staffed the engagement with personnel experienced in accounting, auditing, financial analysis, reporting and disclosure, tax compliance and information technology.

d. The Preclusion of Other Employment by the Professional Due to Acceptance of this Case. BDPB has not been precluded from any other employment due to the acceptance of this case.

e. The Customary Fee. The customary fee for services of the type rendered herein -- BDPB charges commercial clients on one or more of the following criteria: reasonable fee for services rendered, hourly charges, or fixed fee. To the extent hourly charges are relevant, BDPB commands from commercial clients hourly rates ranging from \$95 an hour to \$350 per hour depending on the level of professional skill required.

f. Whether the Fee is Fixed or Contingent. The fee is contingent inasmuch as the Receiver relies upon a Court Order approving the fee. BDPB has not entered into any agreement to fix a fee.

g. Time Limitations Imposed by the Client or Other Circumstances. BDPB was directed to commence work by the Receiver on May 4, 2003 to assist the Receiver as forensic accountants with respect to any and all litigation consulting services, investigatory accounting services, forecasts, advise on the accounting aspects of litigation matters, tax considerations, valuations and other services as required.

h. The Amount Involved and the Results Obtained - The above summary, together with exhibits, details the time, nature and extent of the professional services rendered by BDPB for the benefit of the investors and creditors.

i. The Experience, Reputation, and Ability of the Professional. BDPB is an established accounting firm comprised of thirteen directors and over 100 personnel. Its professionals and staff working on this case are experienced in matters of this kind. Richard A. Pollack has testified as an expert witness in similar matters where accounting fees were awarded on the same basis as those sought in this application.

j. Undesirability of Case. This case is not undesirable. BDPB is privileged to have the opportunity to serve the Receiver and appear before the Court in this proceeding.

k. Nature and Length of Professional Relationship With Client. BDPB's relationship with the Receiver began on May 4, 2004.

l. Awards in Similar Cases. The amount requested by BDPB is reasonable in terms of awards in cases of similar magnitude and complexity. The compensation which BDPB requests comports with the mandate of the Bankruptcy Code, which directs that services be evaluated in light of comparable services performed in non-bankruptcy cases in the community. Considering the results obtained thus far, this fee request is appropriate. Likewise, as with all major accounting firms, BDPB's overhead expenses are substantial. Much of the fee, which the Court awards BDPB, will merely defray such significant overhead expenses already incurred and paid during the pendency of this case.

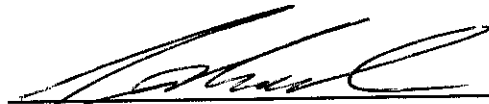
k. Government Support - Although the SEC investigated and filed the initial pleadings in this case, BDPB has assisted the Receiver to secure and protect the assets of the Receivership Entities and investigate the operations of the Receivership Entities through investigation and analysis.

**CONCLUSION**

The Applicant respectfully requests that this Court authorize the Receiver to compensate BDPB for their accountants' fees for reasonable and necessary services rendered during the Application Period in the amount of \$201,553.10 to be paid by the estate of the Receivership Entities.

Respectfully submitted,

Berkowitz Dick Pollack & Brant  
Certified Public Accountants and Consultants, LLP  
*Accountants for the Receiver*  
200 South Biscayne Boulevard, Sixth Floor  
Miami, FL 33131  
Tel: (305) 379-7000 Fax: (305) 379-8200

  
\_\_\_\_\_  
Scott M. Bouchner

CERTIFICATE OF SERVICE

**I HEREBY CERTIFY** that a true copy of this application, with all exhibits, was forwarded along with the application for the Counsel for the Receiver this 20<sup>th</sup> day of July 2005 to all parties on the attached service list.

COLSON HICKS EIDSON  
Attorneys for Receiver  
255 Aragon Avenue  
Second Floor  
Coral Gables, Florida 33134  
(305) 476-7400

By CBM  
Curtis Miner  
Florida Bar No. 885681



## SERVICE LIST OF RECEIVER

Case No.: 04-60573 CIV-Moreno

<b>VIA ELECTRONIC MAIL</b>		
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# EXHIBIT 1

**EXHIBIT 1**

**SUMMARY OF THIRD INTERIM APPLICATION  
FOR COMPENSATION OF FEES AND COSTS OF  
BERKOWITZ DICK POLLACK & BRANT**

1	Name of Applicant	Berkowitz Dick Pollack & Brant Certified Public Accountants & Consultants LLP
2	Role of Applicant	Accountants for Receiver
3	Name of certifying professional	Scott Bouchner
4	Date Receiver appointed	May 4, 2004
5	Date of application for employment	May 26, 2004
6	Date of Order approving employment	June 3, 2004
7	Dates of services rendered	February 1, 2005 through May 31, 2005
8	Total fees requested for this period	\$201,446.10
9	Total expenses requested for this period	\$ 107.00
	Total fees and expenses requested to be awarded	\$201,553.10

**HISTORY OF FEE APPLICATIONS**

App. #	Application Period	Date Submitted	Fees Requested	Costs Requested	Amount Requested	Amount Awarded	Date Awarded	Amount Paid
1	5/4/04 - 6/18/04	7/2/2004	\$228,589.43	\$0.00	\$228,589.43	\$228,589.00	10/22/2004	\$228,589.00
2	6/19/04 - 9/30/04	12/15/2004	\$193,806.45	\$0.00	\$193,806.45	\$193,806.45	6/1/2005	\$106,593.55
								\$87,212.90
3	10/1/04 - 1/31/05	3/16/2005	\$ 266,723.10	0	\$266,723.10	\$266,723.10	6/1/2005	
4	2/1/05 - 5/31/05	7/20/2005	\$201,446.10	\$107.00	\$201,553.10			
<b>TOTAL</b>			<b>\$890,565.08</b>	<b>\$107.00</b>	<b>\$890,672.08</b>	<b>\$689,118.55</b>		<b>\$422,395.45</b>

## EXHIBIT 2

**Summary of Professional and Paraprofessional Time  
from February 1, 2005 through May 31, 2005  
Exhibit 2**

Name	Director, Associates or Paraprofessional	Total Hours	Standard Hourly Rate	Agreed Upon Hourly Rate	Fee
Richard Pollack	Director	7.25	\$ 350.00	\$ 315.00	\$ 2,283.75
John Young	Director	6.40	285.00	256.50	1,641.60
Scott Bouchner	Director	96.35	295.00	265.50	25,580.93
Jeffrey Mutnik	Director	18.45	285.00	256.50	4,732.43
Joe Schirra	Associate	482.50	265.00	238.50	115,076.25
Sean Menendez	Associate	58.50	250.00	225.00	13,162.50
Greg Brogna	Associate	27.50	150.00	135.00	3,712.50
Adam Firestein	Associate	22.30	220.00	198.00	4,415.40
Richard Fechter	Associate	6.00	180.00	162.00	972.00
Joel Glick	Associate	2.00	185.00	166.50	333.00
Jeffrey Chamoff	Associate	76.00	150.00	135.00	10,260.00
Brett Stillman	Associate	68.75	150.00	135.00	9,281.25
Sharon Foote	Associate	7.00	135.00	121.50	850.50
Scott Schneider	Associate	2.00	135.00	121.50	243.00
Denise Stubbs	Associate	13.00	120.00	108.00	1,404.00
Angie Adames	Associate	22.75	110.00	99.00	2,252.25
Nadia Bustos	Associate	19.50	95.00	85.50	1,667.25
Diana Pena	Associate	40.00	95.00	85.50	3,420.00
Humberto Comellas	Associate	1.00	175.00	157.50	157.50
		<u>977.25</u>			
	Blended Average Hourly Rate			\$ 206.14	
<b>Total</b>					<u>\$ 201,446.10</u>

# EXHIBIT 3

**Summary of Professional and Paraprofessional Time by Activity Code Category  
from February 1, 2005 through May 31, 2005  
Exhibit 3**

Name	Director, Associate or Paraprofessional	Agreed Upon Rate	Hours	Fee
<b>Activity Code Category: Accounting Assistance</b>				
Richard Pollack	Director	315.00	3.75	\$ 1,181.25
Scott Bouchner	Director	265.50	25.20	6,690.60
John Young	Director	256.50	6.40	1,641.60
Joe Schirra	Associate	238.50	130.50	31,124.25
Adam Firestein	Associate	198.00	22.30	4,415.40
			<u>188.15</u>	<u>\$ 45,053.10</u>
<b>Activity Code Category: Case Administration</b>				
Richard Pollack	Director	315.00	1.50	\$ 472.50
Scott Bouchner	Director	265.50	7.20	1,911.60
Scott Schneider	Associate	121.50	2.00	243.00
			<u>10.70</u>	<u>\$ 2,627.10</u>
<b>Activity Code Category: Tax Issues</b>				
Richard Pollack	Director	315.00	2.00	\$ 630.00
Scott Bouchner	Director	265.50	15.80	4,194.90
Jeffrey Mutnik	Director	256.50	18.45	4,732.43
Sean Menendez	Associate	225.00	58.50	13,162.50
Nadia Bustos	Associate	85.50	19.50	1,667.25
Angie Adames	Associate	99.00	22.75	2,252.25
			<u>137.00</u>	<u>\$ 26,639.33</u>
<b>Activity Code Category: Data Analysis</b>				
Scott Bouchner	Director	265.50	25.65	\$ 6,810.08
Joel Glick	Associate	166.50	2.00	333.00
Sharon Foote	Associate	121.50	7.00	850.50
			<u>34.65</u>	<u>\$ 7,993.58</u>



**Summary of Professional and Paraprofessional Time by Activity Code Category  
from February 1, 2005 through May 31, 2005  
Exhibit 3**

Name	Director, Associate or Paraprofessional	Agreed Upon Rate	Hours	Fee
<b>Activity Code Category: Receivership Operations</b>				
Scott Bouchner	Director	265.50	6.10	1,619.55
Joe Schirra	Associate	238.50	352.00	83,952.00
Denise Stubbs	Associate	108.00	13.00	1,404.00
			<u>371.10</u>	<u>\$ 86,975.55</u>
<b>Activity Code Category: Information Technology</b>				
Scott Bouchner	Director	265.50	1.50	\$ 398.25
Greg Brogna	Associate	135.00	27.50	3,712.50
Jeffrey Chamoff	Associate	135.00	76.00	10,260.00
Brett Stillman	Associate	135.00	68.75	9,281.25
Humberto Comellas	Associate	157.50	1.00	157.50
			<u>174.75</u>	<u>\$ 23,809.50</u>
<b>Activity Code Category: Investigation</b>				
Scott Bouchner	Director	265.50	3.70	\$ 982.35
Diana Pena	Associate	85.50	40.00	3,420.00
			<u>43.70</u>	<u>\$ 4,402.35</u>
<b>Activity Code Category: Fee Application</b>				
Scott Bouchner	Director	265.50	11.20	\$ 2,973.60
Richard Fechter	Associate	162.00	6.00	972.00
			<u>17.20</u>	<u>\$ 3,945.60</u>
			<u><b>977.25</b></u>	<u><b>201,446.10</b></u>

EXHIBIT 4

**Summary of Requested Reimbursement of Expenses  
from February 1, 2005 through May 31, 2005  
Exhibit 4**

1. Filing Fees	\$	-
2. Process Service Fees	\$	-
3. Witness Fees	\$	-
4. Court Reporter Fees and Transcripts	\$	-
5. Lien and Title Searches	\$	-
6. Photocopies		
(a) In-house copies	\$	-
(b) Outside copies - Legal Impressions	\$	-
7. Postage	\$	-
8. Overnight Delivery Charges	\$	60.00
9. Outside Courier/Messenger Services	\$	25.00
10. Long Distance Telephone Charges	\$	-
11. Long Distance Fax Transmissions	\$	-
12. Computerized Research	\$	-
13. Out-of-Southern-District-of-Florida Travel	\$	-
14. Meals	\$	-
15. Parking	\$	<u>22.00</u>
<b>Total Expense Reimbursement Requested</b>	<b>\$</b>	<b><u>107.00</u></b>

PROPOSED ORDER

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 04-60573 CIV-MORENO  
Magistrate Judge Garber

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

MUTUAL BENEFITS CORP.,  
JOEL STEINGER a/k/a JOEL STEINER,  
LESLIE STEINGER a/k/a LESLIE STEINER,  
and PETER LOMBARDI,

Defendants,

VIATICAL BENEFACTORS, LLC,  
VIATICAL SERVICES, INC.,  
KENSINGTON MANAGEMENT, INC.,  
RAINY CONSULTING CORP.  
TWIN GROVES INVESTMENTS, INC.,  
P.J.L. CONSULTING, INC.,  
SKS CONSULTING, INC., and  
CAMDEN CONSULTING, INC.,

Relief Defendants.

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**ORDER GRANTING  
BERKOWITZ DICK POLLACK & BRANT'S  
FOURTH INTERIM APPLICATION FOR COMPENSATION**

**THIS CAUSE** came before the Court on Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants, LLP's Fourth Interim Application for Fees and Costs. The Court has heard comments by interested parties, carefully reviewed the Petition and case file and is otherwise fully advised in the premises.

**ORDERED** and **ADJUDGED** that Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants, LLP's Fourth Interim Application for Fees and Costs is hereby

**GRANTED** and Receiver, Roberto Martínez is hereby authorized to pay Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants, LLP the sum of \$ \_\_\_\_\_ which represents reasonable fees of \$ \_\_\_\_\_ and costs of \$ \_\_\_\_\_ incurred during this Application Period.

DONE and ORDERED in Chambers at Miami, Florida this \_\_\_\_ day of \_\_\_\_\_, 2005.

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FEDERICO A. MORENO  
United States District Judge

Copies furnished to all parties on  
the attached Service List.