

## OPTIONAL SERVICES

Dear Investors,

Effective immediately, Litai Assets is offering Optional Services for those investors who have retained their beneficial interests on policies subject to the Mutual Benefits Corporation Receivership. These Optional Services are as follows:

- Obtain and provide to investors medical records for specific insureds
- Obtain and provide to investors life expectancy reports for specific insureds
- Obtain and provide to investors statements from the relevant insurers that will confirm the status of policies
- Provide to investors valuation statements for specific policies

### TIME AND COSTS

These services are paid by investors on the basis of actual time spent by Litai Assets staff at a rate of \$250.00 per hour. A non-refundable advance payment of \$500.00 is required in order to initiate the Optional Services [minimum of two hours at the Court approved rate of \$250.00 per hour].

### ACCEPTABLE PAYMENT METHODS FOR OPTIONAL SERVICES

The following forms of payment are accepted. We do not accept cash.

▪ <b>Credit / Debit Cards:</b>	▪ <b>Visa®</b>	▪ <b>MasterCard®</b>	▪ <b>American Express®</b>	▪ <b>Discover®</b>
▪ <b>Other Methods:</b>	▪ <b>Personal Checks</b>	▪ <b>Bank/Cashiers Checks</b>	▪ <b>Money Orders</b>	▪ <b>Wire Transfer</b>

Please make checks or money orders payable to:  
LITAI ASSETS LLC  
43 South Pompano Parkway, PMB # 112  
Pompano Beach, FL 33069, USA

*For a more detailed explanation of the Optional Services, please refer to below excerpt from section 9.2 of the First Amendment to the Servicing Agreement between Litai Assets LLC and the Mutual Benefits Keep Policy Trust, dated September 15<sup>th</sup>, 2009.*

**Optional Services:** Keep Policies Investors interested in the Optional Services, as defined below, can contract separately with Litai Assets LLC (the “Servicer”) for the provision of such Optional Services. “Optional Services” shall be defined as (i) seeking to obtain a HIPAA release from a specific Insured; and/or (ii) seeking to obtain and provide, to a Keep Policy Investor, the medical records for a specific Insured, or all Insureds, under a Keep Policies Investor’s active policy(ies) and obtaining a life expectancy report for the same Insured(s); and/or (iii) seeking to provide a statement whether the aforementioned policy(ies) is active or inactive; and/or (iv) providing a valuation statement for the aforementioned policy. The Mutual Benefits Keep Policy Trust (the “Trust”) shall not be responsible for the payment or the provision of any Optional Services. Each of the Keep Policies Investors contracting with the Servicer for the Optional Services shall bear the costs of provision of the Optional Services, at no cost to the Trust. The Servicer agrees to provide the Optional Services pursuant to the following terms: (a) Two Hundred Fifty Dollars and 00/100 per hour (\$250/hour) for time expended in providing the Optional Services; plus (b) reimbursement of standard costs associated with the provision of the Optional Services, subject to standard, regular and reasonable business mark-ups. The provision of the Optional Services shall not cause the improper or unauthorized disclosure of any private, confidential or personal information of any insured to any party.

The Servicer assumes no responsibility as to the availability, completeness or quality of the information that will be provided by the Servicer in relation to the Optional Services. To no fault of the Servicer, Optional Services may become difficult or impossible to be produced, for example in the event of an Insured’s non-compliance. Financial and/or actuarial calculations presented as a result of Optional Services may be approximate and are provided for illustrative purposes only. The information garnered from the Optional Services will be presented to the contracted Keep Policy Investor without any express or implied representations or warranties from the Servicer or the Trust. As such, this information should not be used as a substitute for consultation with professional accounting, tax, legal or other competent advisers. The Servicer assumes no responsibility or liability for any actions a Keep Policy Investor may take that are based on the information provided per the Optional Services. Notwithstanding anything written herein to the contrary, nothing set forth herein is meant to limit the right of any Keep Policy Investor to seek relief against the Servicer for Servicer’s gross negligence or willful misconduct.

Litai Assets LLC · 43 South Pompano Parkway · PMB #112 · Pompano Beach, FL 33069 · (954) 582-0220 · Fax (954) 582-0220