

EXHIBIT A

**Roberto Martínez, Receiver
Mutual Benefits Corp.**

April 20, 2006

Dear Mutual Benefits Corp. Investor:

Please be advised that the majority of voters on the policy described on the attached form (the "Policy") voted to keep the Policy during the recent policy disposition voting process (each such policy, a "Keep Policy").

Under the terms of the Notice to Investors that you previously received in conjunction with the Preference Form, you may ask the Receiver to try to sell your interest in the Policy for the highest offer rather than keep your interest in the Policy and pay the premiums and administrative fees on the Policy. You are receiving this letter because you voted to sell your interest in the Policy.

Please be advised that requests for offers to bid on your interest in the Policy will be made only to those holders of the other interests in the Policy who indicated, on the Preference Form used for voting during the policy disposition voting process, an interest in purchasing other interests in the Policy. **There is no guarantee that any minimum amount will be offered to you for your interest in the Policy. The offer or offers, if any, for your interest in the Policy may be well below what you believe is a fair offer. In addition, please be advised that the costs of this sale process (which involves all parties on Keep Policies that voted to sell their interest in their Keep Policy or indicated an interest in purchasing other interests in their Keep Policy) will be deducted, *pro rata*, from the proceeds of the sale that are ultimately paid to you. Accordingly, the net proceeds that you receive from the sale of your interest in the Policy may be very small, and therefore you must carefully consider your decision whether or not to sell. If you sign the attached form asking the Receiver to try to sell your interest, and you do not accept the offer, you will forfeit your interest in the Policy. You are further advised that if you sell your interest in the Policy, you forever relinquish and waive any rights or claims against the insurance company relating to that Policy.**

There is no guarantee that the Receiver will receive any offer for your interest in the Policy. In the event that the Receiver does not receive any offer, you must keep your interest in the Policy, and you will have the obligation to timely pay the premiums and administrative fees associated with it or you will forfeit your interest in the Policy.

If your interest in the Policy is sold on your behalf, you will be obligated to cooperate fully with Mutual Benefits Corp., Viatical Services Inc. and The Garden City Group, Inc. to promptly complete this transfer of ownership. You are obligated to be responsive within all deadlines by the method of communication you choose on the attached form. If you request that the Receiver attempt to sell your Policy interest, and at any time

during the sale process you fail to comply with these obligations or to timely provide all required documentation, including IRS or insurance company required documentation, any efforts made to effectuate a sale on your behalf will cease, your opportunity to sell will be lost and you will remain an investor on the Policy with all its attendant obligations.

If you want the Receiver to try to sell your interest in the Policy based on the above terms and conditions and those further outlined in the Notice to Investors, please follow carefully the directions on the attached form by checking the box next to the statement "I hereby request that the Receiver attempt to sell my interest in the policy described above", signing and dating the form, attaching a government issued photo identification bearing a signature that matches your signature on the form and returning it to The Garden City Group, Inc. **so as to be received by 5:00 p.m. Eastern time on May 1, 2006.** If you fail to strictly follow these instructions, your opportunity to have the Receiver try to sell your Policy interest will be lost and you will remain an investor on the Policy with all its attendant obligations. **If you do not want the Receiver to try to sell your interest in the Policy, please do not return the attached form.**

Please note that if your interest in the Policy is held in a retirement account and you ask the Receiver to try to sell it, you will need to seek your own professional counsel regarding requirements you face related to future contributions and/or mandatory distributions. Neither the Receivership entities, nor the Receiver or his counsel, nor The Garden City Group, Inc. can give any advice regarding your interest in retirement accounts. Withholdings will be made from any such distributions based on advice given to the Receiver by his professionals.

You need to respond only if you want the Receiver to try to sell your Policy interest based upon all the terms and conditions described above and in the Notice to Investors.

Sincerely,

Roberto Martínez
Receiver, Mutual Benefits Corporation,
Viatical Benefactors, LLC, and Viatical
Services, Inc.
By The Garden City Group, Inc.

OFFER TO SELL INTEREST IN POLICY

POLICY DETAIL

MBC AP/CF #:

POLICY #:

FACE VALUE OF POLICY:

YOUR PERCENTAGE INTEREST IN THE POLICY:

INSURANCE COMPANY:

PLAN OF INSURANCE:

YOU SHOULD COMPLETE THIS FORM AND MAIL IT BACK AS DIRECTED ONLY IF YOU WANT THE RECEIVER TO TRY TO SELL YOUR INTEREST IN THE ABOVE POLICY TO OTHER HOLDERS OF INTERESTS IN THIS POLICY. BY COMPLETING AND RETURNING THIS FORM AS DIRECTED, YOU ARE MAKING AN IRREVOCABLE OFFER TO SELL YOUR INTEREST IN THE ABOVE POLICY AND YOU WILL BE BOUND TO COMPLETE THE SALE SO LONG AS THE PARTY MAKING THE HIGHEST BID FOR YOUR INTEREST (REGARDLESS OF THE AMOUNT OF SAID BID) DELIVERS ITS PAYMENT IN GOOD U.S. DOLLARS TO THE GARDEN CITY GROUP, INC. BY MAY 30, 2006. FAILURE TO ACCEPT THE HIGHEST OFFER AFTER YOU COMPLETE THIS DOCUMENT WILL RESULT IN YOUR FORFEITING YOUR INTEREST IN THE POLICY.

There is no guarantee that any minimum amount will be offered to you for your interest in the Policy. The offer or offers, if any, for your interest in the Policy may be well below what you believe is a fair offer. In addition, please be advised that the costs of this sale process (which involves all parties on Keep Policies that voted to sell their interest in the policy or indicated an interest in purchasing other interests in their policy) will be deducted, *pro rata*, from the proceeds of the sale that are ultimately paid to you. Accordingly, the net proceeds that you receive from the sale of your interest in the Policy may be very small, and therefore you must carefully consider your decision whether or not to sell.

You are further advised that if you sell your interest in the Policy, you forever relinquish and waive any rights or claims against the insurance company relating to that Policy.

There is no guarantee that the Receiver will receive any offer for your interest in the Policy. In the event that the Receiver does not receive any offer, you must keep your interest in the Policy, and you will have the obligation to timely pay the premiums and administrative fees associated with it or you will forfeit your interest in the Policy.

INSTRUCTIONS FOR COMPLETING FORM

IF YOU WANT THE RECEIVER TO TRY TO SELL YOUR INTEREST IN THE ABOVE POLICY TO OTHER HOLDERS OF INTERESTS IN THIS POLICY, PLEASE DO THE FOLLOWING:

1. Check the box below
2. Sign and date the form where indicated
3. Attach a copy of some form of government issued photo identification bearing your signature (passport, driver's license, etc.) that matches the signature on this form
4. Return this form and the photo identification described in item "3" above by any of the following methods so that it is received by The Garden City Group, Inc. by no later than 5:00 p.m. Eastern time on May 1, 2006:

BY MAIL	BY OVERNIGHT COURIER OR HAND DELIVERY	BY TELECOPY
The Garden City Group, Inc. As Administrator for MBC Receiver P.O. Box 9000 #6231 Merrick, NY 11566-9000	The Garden City Group, Inc. As Administrator for MBC Receiver 105 Maxess Road Melville, NY 11747	The Garden City Group, Inc. As Administrator for MBC Receiver 631-486-1582

I hereby request that the Receiver attempt to sell my interest in the policy described above

Signature

Date

If you fail to strictly follow these instructions, your opportunity to have the Receiver try to sell your Policy interest will be lost and you will remain an investor on the Policy with all its attendant obligations.

THIS FORM MUST BE RETURNED SO THAT IT IS RECEIVED BY 5:00 P.M. EASTERN TIME ON MAY 1, 2006.

EXHIBIT B

**Roberto Martínez, Receiver
Mutual Benefits Corp.**

May 11, 2006

Dear Mutual Benefits Corp. Investor:

Please be advised that the majority of voters on the policy described on the attached form (the "Policy") voted to keep the Policy during the recent policy disposition voting process.

In the Notice to Investors and Preference Form previously sent to investors, each investor was given the opportunity to vote to request that the Receiver try to sell his or her interest in the Policy. On April 21, 2006, a letter and form was sent to each investor on the Policy that had voted to have the Receiver try to sell his or her interest in the Policy, asking them to confirm their request. The percentage interest of the investor(s) that confirmed their request that the Receiver try to sell their interest in the Policy is described on the attached form (each such percentage interest, an "Offered Interest").

As you indicated on the Preference Form that you were interested in purchasing other investors' interests in the Policy, you are hereby being offered an opportunity to make an irrevocable bid to purchase one or more of the Offered Interests (each a "Bid"). Please be advised that this opportunity to bid to purchase one or more of the Offered Interests is being made to, and only to, those other investors in the Policy that also indicated on the Preference Form an interest in purchasing other investors' interests in the Policy. You may make a Bid on any number of the Offered Interests that you like. **This will be your only opportunity to bid on the Offered Interests.**

If you are interested in making a Bid for one or more of the Offered Interests, please follow carefully the directions on the attached form by (1) indicating the amount of your Bid in U.S. dollars on the line next to each of the Offered Interests that you desire to purchase; (2) signing and dating the form; (3) attaching a government issued photo identification bearing a signature that matches your signature on the attached form; (4) either (a) including with the form a separate personal or business check preprinted with the name of the Purchaser (third party checks will not be accepted) payable in US dollars drawn on an account of a bank that is a member of the United States Federal Reserve System (a "US check") made payable to "The Garden City Group, Inc." for each bid made in full compliance with the instructions on the attached form; or (b) sending a separate wire transfer from a bank which shows the Purchaser's name as the originator of the wire payable in U.S. dollars (a "US Wire") for each bid made, in full compliance with the wire instructions on the attached form; and (5) returning the fully completed attached form either (a) with the US Check or US Checks, if that is the payment option selected, to The Garden City Group, Inc. so as to be received by 5:00 p.m. Eastern time on May 25, 2006; or (b) sending the US Wire or US Wires, if that is the payment option selected, to The Garden City Group, Inc. so as to be received by 5:00 p.m. Eastern time on May 25, 2006. If you are making Bids for more than one Offered Interest, you may not combine the dollar amounts of your Bids in one US Check or US Wire –

each Bid must be accompanied by a separate US Check or US Wire. If you fail to strictly follow these instructions, your Bid may be deemed invalid and may be disregarded. If you do not want to make a Bid on any of the Offered Interests, please do not return the attached form.

If, and only if, your Bid complies with all the instructions on the attached form and your Bid is the highest valid Bid received for the subject Offered Interest, your Bid for the subject Offered Interest will be accepted by the Receiver and you will become the owner of the subject Offered Interest. As the owner of the subject Offered Interest, you will have the obligation to timely pay the premiums and administrative fees associated with it. A letter will be sent to you notifying you if you made a successful Bid by on or about June 23, 2006.

There is, of course, no guarantee that your Bid will be the highest Bid received for the Offered Interest upon which you are bidding. If you make an invalid or unsuccessful Bid, and (1) your Bid was accompanied by a US Check, your US Check will be voided and destroyed, in which case you may request a copy of the voided check; or (2) your Bid was accompanied by a US Wire, a check in US dollars in the full amount of your invalid or unsuccessful Bid or Bids will be sent to you by on or about June 23, 2006.

If you make a successful Bid for an Offered Interest, you must fully cooperate with Mutual Benefits Corp., Viatical Services Inc. and The Garden City Group, Inc. to promptly complete the transfer of ownership. You are obligated to respond within all deadlines by the method of communication you choose on the attached form. Your failure to so cooperate may result in invalidation of your bid.

Please note that if you seek to hold the Offered Interest in a retirement account, you will need to seek your own professional counsel regarding requirements you face related to future contributions and/or mandatory distributions. Neither the Receivership entities, nor the Receiver or his counsel, nor The Garden City Group, Inc. can give any advice regarding your interest in retirement accounts.

You need to respond only if you want to make a Bid on one or more of the Offered Interests based upon all the terms and conditions described above and in the attached form.

Sincerely,

Roberto Martínez
Receiver, Mutual Benefits Corporation,
Viatical Benefactors, LLC, and Viatical
Services, Inc.
By The Garden City Group, Inc.

BID TO PURCHASE INTEREST(S) IN POLICY

POLICY DETAIL

MBC AP/CF #:

POLICY #:

FACE VALUE OF POLICY:

YOUR PERCENTAGE INTEREST IN THE POLICY:

INSURANCE COMPANY:

PLAN OF INSURANCE:

[HIV]

YOU SHOULD COMPLETE THIS FORM AND SEND IT BACK AS DIRECTED ONLY IF YOU WANT TO PURCHASE ONE OR MORE OF THE INTERESTS (DESCRIBED HEREIN) IN THE ABOVE POLICY (the "Offered Interests"). BY COMPLETING AND RETURNING THIS FORM AS DIRECTED, YOU ARE MAKING AN IRREVOCABLE BID (each a "Bid") TO PURCHASE THE INTEREST(S) THAT YOU INDICATE ON THIS FORM AND YOU WILL BE BOUND TO COMPLETE THE SALE SO LONG AS YOU ARE DETERMINED TO BE THE PARTY MAKING THE HIGHEST VALID BID FOR SAID INTEREST(S). THIS IS YOUR ONLY OPPORTUNITY TO BID ON THE OFFERED INTERESTS.

You may make a Bid on any number of the Offered Interests that you like.

If, and only if, your Bid complies with all the instructions below and your Bid is the highest valid Bid received for the subject Offered Interest, your Bid for the subject Offered Interest will be accepted and you will become the owner of the subject Offered Interest. As the owner of the subject Offered Interest, **you will have the obligation to timely pay all premiums and administrative fees associated with it.** A letter will be sent to you by on or about June 23, 2006 advising you if you have made a successful Bid.

INSTRUCTIONS FOR COMPLETING FORM

IF YOU WANT TO MAKE A BID ON ONE OR MORE OF THE OFFERED INTERESTS, PLEASE DO THE FOLLOWING:

1. Indicate the amount of your Bid in U.S. dollars on the line next to each of the Offered Interests that you desire to purchase.
2. Sign and date the form.
3. Attach a government issued photo identification bearing a signature that matches your signature on the form.

4. Either:

- (a) include with the form a separate personal or business check preprinted with the name of the Purchaser payable in US dollars drawn on an account of a bank that is a member of the United States Federal Reserve System (a "US check") made payable to "The Garden City Group, Inc." for each bid made. Third party checks will not be accepted. You must include on the face of the check the Reference Number (which is found in the column entitled "Reference #" in the chart on the following page) corresponding to the Offered Interest upon which you are making a Bid; or
- (b) send a separate wire transfer from a bank which shows the Purchaser's name as the originator of the wire payable in U.S. dollars (a "US Wire") for each Bid made, so as to be received by 5:00 p.m. Eastern time on May 25, 2006, to:

Account Name: The Garden City Group, inc. Operating A/C
Account Number: 1500237410
Bank: Signature Bank
1225 Franklin Avenue
Garden City, NY 11530
ABA Number: 026013576
Reference Number:

Each wire must include the Reference Number (which is found in the column entitled "Reference #" in the chart on the following page) corresponding to the Offered Interest upon which you are making a Bid. Failure to do so may render your Bid invalid.

You may not combine the dollar amounts of your Bids in one US Check or US Wire – each Bid must be accompanied by a separate US Check or US Wire.

5. Return the fully completed attached form (with the US Check or US Checks, if that is the payment option selected) to The Garden City Group, Inc. at the address below so as to be received by 5:00 p.m. Eastern time on May 25, 2006.

BY MAIL	BY OVERNIGHT COURIER OR HAND DELIVERY	BY TELECOPY
The Garden City Group, Inc. As Administrator for MBC Receiver P.O. Box 9000 #6231 Merrick, NY 11566-9000	The Garden City Group, Inc. As Administrator for MBC Receiver 105 Maxess Road Melville, NY 11747	The Garden City Group, Inc. As Administrator for MBC Receiver 631-486-1582

If you fail to strictly follow these instructions, your Bid may be deemed invalid and may be disregarded. If you do not want to make a Bid on any of the Offered Interests, please do not return this form.

THIS FORM (ALONG WITH A SEPARATE US CHECK OR US WIRE FOR EACH BID MADE) MUST BE RETURNED SO THAT IT IS RECEIVED BY 5:00 P.M. EASTERN TIME ON MAY 25, 2006.

