

Portfolio Overview

for

EquiLife 0924

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CURRENT POLICY PORTFOLIO OFFERED AS OF: 9/1/2024

PORTFOLIO OVERVIEW 0924

	Policy Number	Face Amount	Insurance Company	Age & Gender	LE Months	Policy Maintenance Reserve Months	Policy Maintenance Reserve Amounts	Estimated Return
A	4903817	\$ 250,000	Lincoln National	74M	96	96	\$ 9,600	96%
B	LP5535827	\$ 500,000	Lincoln Life	92F	30	30	\$ 80,952	30%
C	61392930	\$ 1,000,000	New York Life	75M	63	63	\$ 87,233	63%
D	4014080	\$ 2,000,000	Reliastar Life	72M	96	96	\$ 189,133	96%
E	0660008874	\$ 1,000,000	Security Life	80F/86M	83/53	83	\$ 8,300	83%
Total Face:		\$ 4,750,000			Total Reserve:		\$ 375,219	

*** Policy Maintenance Reserve**

Upon full subscription of this portfolio, policy reserves in the amount of **\$375,219** will be deposited in the Policy Maintenance Reserve Account at First Western Trust & Bank. This amount will be used to pay policy expenses until exhausted.

*** Estimated Return**

The estimated return noted above is based on if the policy matures at life expectancy. The actual return may vary substantially from the estimated return based on when the policy matures. Life Expectancy estimates are not 100% accurate and there's no guarantee the insured will pass away on an exact date. Investors must realize there is a possibility some or all of their policies could go past life expectancy, thus lowering their overall return. Further premiums for the portfolio will also affect the estimated return. A further example of this is listed on the Portfolio Overview "Explanation of Life Settlement Portfolio" (Page 6).



CURRENT POLICY PORTFOLIO OFFERED AS OF: 9/1/2024

PORTFOLIO 0924

Investment Assumption: \$ 50,000.00

	Policy Number	Face Amount	Insurance Company	Estimated Return	Investment Per Policy	Death Benefit Ownership
A	4903817	\$ 250,000	Lincoln National	96%	\$ 2,368.62	\$ 4,642.49
B	LP5535827	\$ 500,000	Lincoln Life	30%	\$ 7,142.30	\$ 9,284.98
C	61392930	\$ 1,000,000	New York Life	63%	\$ 11,392.62	\$ 18,569.97
D	4014080	\$ 2,000,000	Reliastar Life	96%	\$ 18,948.95	\$ 37,139.93
E	0660008874	\$ 1,000,000	Security Life	83%	\$ 10,147.52	\$ 18,569.97
				76%	\$ 50,000.00	\$ 88,207.34

* Estimated Return

The estimated return noted above is based on if the policy matures at life expectancy. The actual return may vary substantially from the estimated return based on when the policy matures. Life Expectancy estimates are not 100% accurate and there's no guarantee the insured will pass away on an exact date. Investors must realize there is a possibility some or all of their policies could go past life expectancy, thus lowering their overall return. Further premiums for the portfolio will also affect the estimated return. A further example of this is listed on the Portfolio Overview "Explanation of Life Settlement Portfolio" (Page 6).

* Death Benefit Ownership

The death benefit ownership is based on the ownership percentage in each policy and may be used to replenish the Policy Maintenance Reserve Account once funds are depleted.



\$50,000 Investment Assumption. Ownership Percentage: 1.857%

Policy	A	B	C	D	E
Total Policy Maintenance Reserve	\$ 9,600	\$ 80,952	\$ 87,233	\$ 189,133	\$ 8,300
Policy Maintenance Year 1	\$ 22	\$ 572	\$ 22	\$ 22	\$ 22
Policy Maintenance Year 2	\$ 22	\$ 607	\$ 22	\$ 22	\$ 22
Policy Maintenance Year 3	\$ 22	\$ 666	\$ 284	\$ 22	\$ 22
Policy Maintenance Year 4	\$ 22	\$ 741	\$ 534	\$ 49	\$ 22
Policy Maintenance Year 5	\$ 22	\$ 848	\$ 594	\$ 696	\$ 22
Policy Maintenance Year 6	\$ 22	\$ 1,017	\$ 671	\$ 787	\$ 22
Policy Maintenance Year 7	\$ 22	\$ 1,310	\$ 788	\$ 894	\$ 22
Policy Maintenance Year 8	\$ 22	\$ 1,848	\$ 931	\$ 1,020	\$ 22
Policy Maintenance Year 9	\$ 59	\$ 1,858	\$ 1,061	\$ 1,162	\$ 38
Policy Maintenance Year 10	\$ 169	\$ 22	\$ 1,222	\$ 1,306	\$ 592
Policy Maintenance Year 11	\$ 184	\$ 22	\$ 1,383	\$ 1,458	\$ 665
Policy Maintenance Year 12	\$ 201	\$ 22	\$ 1,500	\$ 1,623	\$ 700
Policy Maintenance Year 13	\$ 219	\$ 22	\$ 1,696	\$ 1,792	\$ 781
Policy Maintenance Year 14	\$ 252	\$ 22	\$ 1,930	\$ 2,011	\$ 907
Policy Maintenance Year 15	\$ 298	\$ 22	\$ 2,121	\$ 2,363	\$ 986

POLICY MAINTENANCE RESERVES START ON 9/1/2024

This sample sheet assumes an estimate \$50,000 investment. Please note that each investor's actual investment amount will be reflected in the investor documents.

The estimated premium calculations noted above are based on policy illustrations provided by the respective insurance carriers as of along with policy servicing cost. Since the illustrated premiums are not guaranteed by the insurance carrier, they cannot be relied on to be 100% accurate. Equity Life Settlements believes the illustrated premiums and third party professional insurance actuary generated figures to be reliable and calculated based on current industry standards; however, we cannot guarantee them because they are based on specific carrier & policy performance over future years.

Explanation of Life Settlement Portfolio & Policy Maintenance Reserve Account

Multiple life settlement policies will be purchased by:

Equilife 0924, LLC
2010 Crow Canyon Place, Suite 100
San Ramon, California 94583

Equilife 0924, LLC will reserve funds for policy maintenance, so the policies and reserve funds will together constitute a portfolio of policies.

Basic Example

Equilife 0924, LLC purchases four policies, each with a face amount of \$1,000,000. Each policy is estimated to need \$125,000 in policy servicing costs through its Life Expectancy (LE). The policy maintenance reserve account is funded to \$500,000.

The total raise for the offering is \$2,210,000 and offers an 81% total estimated return. (The LE average is 6.75 years.)

Policy (A): 5-years LE, \$25,000 yearly premium.

Policy (B): 5-year LE, \$25,000 yearly premium.

Policy (C): 7-year LE, \$17,857 yearly premium.

Policy (D): 10-year LE, \$12,500 yearly premium.

Example Scenario: Policy Matures Early, Policy Maintenance Reserves Remain

If policy (A) matures after 3 years (2 years earlier) then there are 2 years' worth of reserve funds (\$50,000) that were not used for policy (A). Therefore, if policy (B) lives 2 years past LE, those remaining funds that were allotted for policy (A) help keep policy (B) in force.

Example Scenario: Policy Matures Late, Shared Policy Maintenance Reserves Cover

If policy (A) matures on time and policy (B) lives 2 years past LE, then because policy maintenance reserve funds are shared among all policies of the portfolio, Policy (B) remains in force through the remaining portfolio reserve funds. Those funds were originally estimated to be used by (allotted for) policies (C) and (D), but can service any policy in the portfolio, should that policy require them sooner.

Example Scenario: Death Benefit Replenishes the Reserve Account

When any policy matures, if any policy has required more from the reserve account than was originally allotted for that policy, the death benefit being realized will first replenish the reserve account before paying out investors. For example, if policy (A) matured on time, policy (B) is active at 7 years, and policy (C) matures on time, then policy (B) is estimated to have so far required \$175,000 instead of the \$125,000 allotted for it, so policy (C) will pay out \$950,000 to investors and replenish the reserve account by \$50,000.

Policy maintenance collections are only needed if one or more policies remain in the portfolio after the policy reserve account is exhausted.

If all policies in the portfolio mature and there are reserve funds remaining, those funds will be sent to the investors in proportion to their ownership percentages of the portfolio.

EQUILIFE 0924, LLC LIFE SETTLEMENT DISCLOSURE FORM

Policy # A

SET FORTH BELOW IS INFORMATION DISCLOSED TO PURCHASERS OF LIFE SETTLEMENT INTERESTS. ADDITIONAL REQUIRED DISCLOSURES ARE CONTAINED IN THE PRIVATE PLACEMENT MEMORANDUM THAT YOU HAVE EXECUTED.

1. INFORMATION ABOUT THE INSURED

The insured is currently a 74 year old (Age Nearest) Male (DOB: 7/15/1950).

2. INFORMATION ABOUT THE INSURANCE COMPANY ISSUING THE POLICY

The insurance company that issued the policy that is described below is as follows:

The Lincoln National Life Insurance Company
100 N Greene St,
Greensboro, NC 27401
Tel: (800) 487-1485

3. INFORMATION ABOUT THE REGULATOR OF THE INSURANCE COMPANY

The State or foreign country regulator of the insurance company that issued the policy is:

California Department of Insurance
300 South Spring Street, 14th Floor
Los Angeles, CA 90013
Tel: (800) 927-4357

4. GENERAL INSURANCE POLICY INFORMATION

The insurance policy number is: 4903817.
This policy was originally issued on 7/11/2016.
This policy is a Universal Life policy.

5. INSURANCE FACE VALUE, POLICY OWNERSHIP & PURCHASE INFORMATION

The total face value of this policy is \$250,000.
You are purchasing _____% of the death benefit payable under this policy. You are purchasing _____% of ownership of this policy.
Of your investment, \$ _____ will be placed in the premium reserve fund for this policy.

6. INFORMATION APPLICABLE IF THIS IS A GROUP POLICY

X This policy is not a group policy

7. INFORMATION APPLICABLE IF THIS IS A TERM POLICY

X This policy is not a term policy.

8. INFORMATION APPLICABLE IF THIS IS A 'SECOND TO DIE' POLICY

☒ This is not a "second to die" policy.

☐ This policy is a "second to die" policy that will not reach maturity until both insureds have died.

9. The estimated return on this purchase is 96%. Based upon your investment of _____

you will receive _____ upon maturity less any premium reimbursement if necessary.

10. PAYMENT OF POLICY PREMIUMS

Funds will be reserved in the amount of \$9,600 to pay the premiums and policy servicing costs due to keep this policy in force. Premiums and policy maintenance costs will be paid from First Western Trust, in accordance with the terms set forth in the Private Placement Memorandum. The amount of funds from each purchaser's investment used to pay policy maintenance in this policy is 0.36%.

In the event the policy maintenance reserves described in the Private Placement Memorandum are exhausted, only then will Purchaser be responsible for a payment of their pro-rata share of any unpaid policy maintenance costs that become due to keep this policy in force.

11. INFORMATION ABOUT THE CONTESTABILITY OF THIS POLICY

This policy is beyond the state statute for contestability because the required amount of time has elapsed since the original date of issue of this policy or the insurance company that issued this policy has waived the contestability provision in writing.

12. POLICY OWNER

This policy will be owned by:

Equilife 0924, LLC
2010 Crown Crayon Pl., Suite 100
San Ramon, CA 94583
PH: 800 727-6717

WARNING: THE RETURN ON INVESTMENT FOR FRACTIONAL LIFE SETTLEMENTS IS HIGHLY DEPENDENT ON THE LONGEVITY OF THE INSURED. A POLICY TAKING LONGER TO MATURE, ALONG WITH ANY ADDITIONAL PREMIUMS WHICH MUST BE PAID, WILL RESULT IN LOWER TOTAL ANNUAL RETURNS. LIFE EXPECTANCIES ARE MERELY ESTIMATES; NO ONE KNOWS WHEN AN INSURED INDIVIDUAL WILL PASS. IF THE INSURED LIVES LONGER THAN THE PREMIUM RESERVE PERIOD STATED IN THE CONTRACT, ALL INVESTORS MUST MAKE A "PRO RATA" PREMIUM PAYMENT. FAILURE TO DO SO WILL CAUSE AN INVESTORS BENEFICIAL INTEREST TO BE FORFEITED. FOR MORE INFORMATION ON THE RISKS ASSOCIATED WITH THIS PRODUCT PLEASE SEE THE PRIVATE PLACEMENT MEMORANDUM.



Case: 30488

LIFE EXPECTANCY CERTIFICATE

Certificate Date: 9/26/2023

Insured: [REDACTED]

Requested By: [REDACTED]

Date of Birth: 7/15/1950

Age: 73(ALB) **Gender:** M

Life Style: Non Smoker

SSN: xxx-xx-2532

Median Life Expectancy for this Patient is 96 Months (8.0 years)

(The above Median Life Expectancy is based of information provided and is an *ESTIMATION* of longevity only!)

Medical Diagnoses and Risks: Old age, prediabetes, hypertension which is uncontrolled, questionable bilateral lower extremity deep venous thrombosis, sensorineural hearing loss involving right ear, tinnitus bilateral ears, gastroesophageal reflux disease, intestinal metaplasia of gastric mucosa, internal and external hemorrhoids, melena, tubular adenoma x2, anal fissure, constipation, bloating, flatulence, nonerosive gastritis, pyridoxine deficiency, hypovitaminosis D, claustrophobia, meibomian gland dysfunction, myopia, dysfunction of both eustachian tubes, bruxism, unknown if he received COVID-19 vaccination. There is also a family history of stomach and breast cancer.

Past Surgical History: Colonoscopy and upper endoscopy, last one in February 2023; bilateral cataract surgery; and nasal septum surgery.

Medical Summary and History: Mr. [REDACTED] is a 73-year-old male, who is a nonsmoker, has a significant history of old age, uncontrolled hypertension with last blood pressure reading of 152/91, body mass index of 25.85, prediabetes with hemoglobin A1c of 5.8, questionable history of bilateral lower extremity DVT, right ear sensorineural hearing loss, tinnitus involving bilateral ears, eustachian tubes dysfunction bilaterally along with myopia, bruxism, and bilateral cataract surgery. He recently had upper endoscopy and colonoscopy done in February 2023, which revealed gastroesophageal reflux disease, intestinal metaplasia of gastric mucosa, internal and external hemorrhoids, melena, tubular adenoma x2, anal fissure, constipation, bloating, flatulence, and nonerosive gastritis. He also has a family history of stomach cancer in his brother. Other significant issues include a history of pyridoxine deficiency, hypovitaminosis D, claustrophobia, meibomian gland dysfunction, myopia, and unknown if he received COVID-19 vaccination as well as questionable history of bilateral lower extremity deep venous thrombosis.

Allergies: No known allergies.

Medications: Anusol-HC suppository, metoprolol 50 mg once a day, nifedipine rectal ointment 0.02%, and omeprazole 40 mg once a day.



LIFE EXPECTANCY CERTIFICATE

Laboratory Data: In July 2023, FIT testing was negative. TSH 1.03, total cholesterol 153, triglycerides 105, HDL cholesterol 57, LDL cholesterol 75, total protein 7.6, albumin 3.8, AST 22, ALT 28, alkaline phosphatase 61, total bilirubin 0.5, sodium 140, potassium 4.7, BUN 9, creatinine 0.91, blood glucose 94, hemoglobin A1c 5.8. WBC count 6.99, platelets 257, hemoglobin 14.3, hematocrit 44.1, PSA 2.41, vitamin B1 122.3 normal, vitamin B6 9.5 normal, vitamin B12 236 normal range, vitamin D 35, folate 18.5.

Social History: Light alcohol use. Nonsmoker.

Family History: Brother died secondary to stomach cancer at age 57 years. Sister had a history of breast cancer.

Conclusion: Mr. [REDACTED] is a 73-year-old male, who is a nonsmoker, and as per the very limited records provided seems to be in stable medical health except for a history of old age, uncontrolled hypertension, prediabetes, questionable bilateral lower extremity DVT, sensorineural hearing loss involving right ear, tinnitus involving bilateral ears, gastroesophageal reflux disease, intestinal metaplasia of gastric mucosa, nonerosive gastritis, internal and external hemorrhoids, melena, tubular adenoma x2, anal fissure, constipation, bloating, flatulence, pyridoxine deficiency, hypovitaminosis D, claustrophobia, meibomian gland dysfunction, myopia, bruxism as well as family of stomach and breast cancer.

The factors outlined above were considered with regard to the mortality implications and Mr. [REDACTED] may die before or may live after the time indicated.



LIFE EXPECTANCY CERTIFICATE

Certificate Date: 9/26/2023

Insured: [REDACTED]

Gender: M

Life Style: Non Smoker

Date of Birth: 7/15/1950

Height: 5' 8"

Race: Caucasian

Age: 73(ALB)

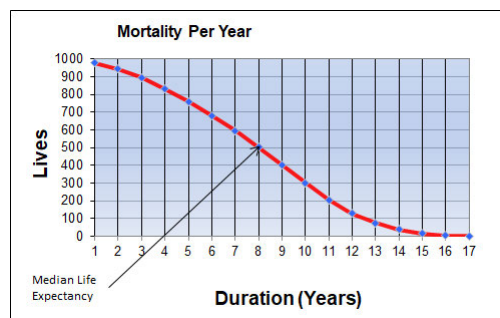
Wt: 170

Median Life Expectancy:	96	Months	8.0	Years
Mortality Multiplier:	6.40			

* 500 of 1000 have died

Life Table			
Year	Lives	Deaths	Accum Deaths
0	1000	0	0
1	979	21	21
2	946	33	54
3	895	51	105
4	832	63	168
5	760	71	240
6	681	79	319
7	594	87	406
8	501	93	499
9	402	100	598
10	301	101	699
11	205	96	795
12	129	77	871
13	73	55	927
14	37	37	963
15	15	22	985
16	4	11	996
17	1	3	999
18	0	1	1000

Med LE



Syde Fatch Hyder

Syde Fatch Hyder, MD

Items Reviewed: Medical Records provided, Jan 2020 – Jul 2023, and FMU-LE-Worksheet.

Resources: 2015 VBT tables, Brackenridge's Medical Selection of Life Risks, 5th Edition.

Life Expectancy is an estimation of the number of years that a person is expected to live based on statistical data of the average life expectancy of a large group of persons with similar clinical and individual profiles. There is no guarantee or warrant implied in this report and is an estimate only and does not constitute a recommendation of any nature.

In the event Focus Medical Underwriters, LLC. becomes liable to the client company or any other party with respect to this or any other life expectancy certificates previously issued for any reason shall be direct damages (whether arising by statute, negligence, or otherwise) and will not exceed amount paid for certificate. Under any circumstance the extent of aggregate damages shall not exceed one thousand dollars.

Medical information and or information specific to any individuals may be considered confidential under local, state, and federal laws. If your state or the insured individual's state requires such protection, then state law prohibits you from making further disclosure without the expressed written consent of person to whom it pertains. The information in this report is for the requesting party only and may not be distributed to any other party without the expressed written consent of Focus Medical Underwriters, LLC. or the insured. This report should not be solely relied upon and is valid for 90 days from date of certificate.



Retirement & Survivors Benefits: Life Expectancy Calculator

The following table lists the **average number** of additional years a male born on July 15, 1950, can expect to live when he reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
74 and 2 months ^a	12.5	86.7
^a Your current age.		

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the sex and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.(Some of the information can be found in the 2024 Trustees Report.)

Estimate as of Wednesday September 25, 2024 15:19:45 EDT.

I have reviewed this Life Settlement Disclosure Form and wish to purchase the Interest described herein.

PURCHASER(S):

Purchaser 1:

_____ Signature	_____ Print Name
_____ Address	
_____ Telephone Number	_____ Social Security or Tax ID#

Purchaser 2:

_____ Signature	_____ Print Name
_____ Address	
_____ Telephone Number	_____ Social Security or Tax ID#

EQUILIFE 0924, LLC LIFE SETTLEMENT DISCLOSURE FORM

Policy # B

SET FORTH BELOW IS INFORMATION DISCLOSED TO PURCHASERS OF LIFE SETTLEMENT INTERESTS. ADDITIONAL REQUIRED DISCLOSURES ARE CONTAINED IN THE PRIVATE PLACEMENT MEMORANDUM THAT YOU HAVE EXECUTED.

1. INFORMATION ABOUT THE INSURED

The insured is currently a 92 year old (Age Nearest) Female (DOB: 12/27/1932).

2. INFORMATION ABOUT THE INSURANCE COMPANY ISSUING THE POLICY

The insurance company that issued the policy that is described below is as follows:

The Lincoln National Life Insurance Company
100 N Greene St,
Greensboro, NC 27401
Tel: (800) 487-1485

3. INFORMATION ABOUT THE REGULATOR OF THE INSURANCE COMPANY

The State or foreign country regulator of the insurance company that issued the policy is:

New York State Department of Financial Services
1 State Street,
New York, NY 10004
Tel: (800) 342-3736

4. GENERAL INSURANCE POLICY INFORMATION

The insurance policy number is: LP5535827.
This policy was originally issued on 5/18/2006.
This policy is a Universal Life policy.

5. INSURANCE FACE VALUE, POLICY OWNERSHIP & PURCHASE INFORMATION

The total face value of this policy is \$500,000.
You are purchasing _____% of the death benefit payable under this policy. You are purchasing _____% of ownership of this policy.
Of your investment, \$_____ will be placed in the premium reserve fund for this policy.

6. INFORMATION APPLICABLE IF THIS IS A GROUP POLICY

X This policy is not a group policy

7. INFORMATION APPLICABLE IF THIS IS A TERM POLICY

X This policy is not a term policy.

8. INFORMATION APPLICABLE IF THIS IS A 'SECOND TO DIE' POLICY

☒ This is not a "second to die" policy.

☐ This policy is a "second to die" policy that will not reach maturity until both insureds have died.

9. The estimated return on this purchase is 30%. Based upon your investment of _____ you will receive _____ upon maturity less any premium reimbursement if necessary.

10. PAYMENT OF POLICY PREMIUMS

Funds will be reserved in the amount of \$80,952 to pay the premiums and policy servicing costs due to keep this policy in force. Premiums and policy maintenance costs will be paid from First Western Trust, in accordance with the terms set forth in the Private Placement Memorandum. The amount of funds from each purchaser's investment used to pay policy maintenance in this policy is 3.01%.

In the event the policy maintenance reserves described in the Private Placement Memorandum are exhausted, only then will Purchaser be responsible for a payment of their pro-rata share of any unpaid policy maintenance costs that become due to keep this policy in force.

11. INFORMATION ABOUT THE CONTESTABILITY OF THIS POLICY

This policy is beyond the state statute for contestability because the required amount of time has elapsed since the original date of issue of this policy or the insurance company that issued this policy has waived the contestability provision in writing.

12. POLICY OWNER

This policy will be owned by:

Equilife 0924, LLC
2010 Crown Crayon Pl., Suite 100
San Ramon, CA 94583
PH: 800 727-6717

WARNING: THE RETURN ON INVESTMENT FOR FRACTIONAL LIFE SETTLEMENTS IS HIGHLY DEPENDENT ON THE LONGEVITY OF THE INSURED. A POLICY TAKING LONGER TO MATURE, ALONG WITH ANY ADDITIONAL PREMIUMS WHICH MUST BE PAID, WILL RESULT IN LOWER TOTAL ANNUAL RETURNS. LIFE EXPECTANCIES ARE MERELY ESTIMATES; NO ONE KNOWS WHEN AN INSURED INDIVIDUAL WILL PASS. IF THE INSURED LIVES LONGER THAN THE PREMIUM RESERVE PERIOD STATED IN THE CONTRACT, ALL INVESTORS MUST MAKE A "PRO RATA" PREMIUM PAYMENT. FAILURE TO DO SO WILL CAUSE AN INVESTORS BENEFICIAL INTEREST TO BE FORFEITED. FOR MORE INFORMATION ON THE RISKS ASSOCIATED WITH THIS PRODUCT PLEASE SEE THE PRIVATE PLACEMENT MEMORANDUM.



Case: 30581

LIFE EXPECTANCY CERTIFICATE

Certificate Date: 9/16/2024

Insured: [REDACTED]

Requested By: [REDACTED]

Date of Birth: 12/27/1932

Age: 91(ALB) **Gender:** F

Life Style: Non Smoker

SSN: xxx-xx-3237

Median Life Expectancy for this Patient is 30 Months (2.5 years)

(The above Median Life Expectancy is based on information provided and is an *ESTIMATION* of longevity only!)

Medical Diagnoses and Risks: Include history of palpitations, high cholesterol, high blood pressure, history of diverticulitis, bowel rupture, basal cell skin cancer of left nose; status post cryoprobe surgery in 2006 for that, history of arthropod bite 2006, history of paronychia; left fourth digit, 2006, left back seborrheic keratosis, right cheek solar lentigo, right capillary fracture after a fall in 2006.

Past Surgical History: Includes cryoprobe surgery for squamous cell cancer left nose in January 2006, cystoscopy and urethral caruncle excision in 2006

Medical Summary and History: Ms. [REDACTED] is an 81-year-old Caucasian female non-smoker with past medical history significant for palpitation, high blood pressure, and high cholesterol. As per records provided to me, she is on Lipitor and atenolol. She had an echocardiogram done in 2000 secondary to history of palpitations, which revealed mild concentric left ventricular hypertrophy, minimal dilatation of left ventricle, mild mitral regurgitation, trace tricuspid regurgitation. Heart rate is regular and probably sinus with APCs, subsequently had a myocardial perfusion imaging report in 2004, which revealed normal left ventricular systolic function and normal myocardial perfusion study. She was also diagnosed with having diverticulitis and intestinal perforation in 1999, last CT scan of abdomen and pelvis showed mild fatty infiltration of the liver, right renal calculus, left renal cyst. She was also being followed by dermatologist. She was diagnosed with basal cell skin cancer of left nose. She had a biopsy done in **2006** and subsequently had a cryoprobe surgery in January 2006. She also had a biopsy of right cheek lesion, which revealed solar lentigo. She was also diagnosed with having seborrheic keratosis, left back. She was seen by a physician for arthropod bite in 2006 and left fourth digit paronychia in 2006. She had a fall in the year 2006 and subsequently had a right scapular fracture for which she saw orthopedic surgeon.

Medications: Lipitor and atenolol.

Allergies: No known drug allergies.

Laboratory Data: Labs from 2006 revealed sodium of 140, potassium 4.2, BUN 24, creatinine 1.0, glucose 99, total protein 7.7, albumin 4.7, AST 24, ALT 25, total bilirubin



LIFE EXPECTANCY CERTIFICATE

1.25, alkaline phosphatase 130, total cholesterol 181, triglycerides 101, HDL cholesterol 53, LDL cholesterol 108, TSH 3.39, free T4 1.4, WBC 6.2, platelets 300, hemoglobin 14, hematocrit 41.5, myocardial perfusion imaging report from 2004 reveals normal myocardial perfusion study and normal left ventricular systolic function. Echocardiogram from the year 2000 reveals mild concentric left ventricular hypertrophy, mild dilatation of left ventricles, heart rate irregular and probably sinus with APC, mild mitral regurgitation, and trace tricuspid regurgitation.

CT abdomen and pelvis 2004 shows mild fatty infiltration of liver, right renal calculus, left renal cyst.

Social history: Patient is a nonsmoker. She was a school teacher and housewife.

Family history: Noncontributory and unknown.

Conclusion: Ms. [REDACTED] is an 81-year-old Caucasian female who is a nonsmoker and as per the records provided to us, she seems to be in stable medical health except for the issues involving her right scapular fracture, palpitations, history of basal cell skin cancer; left nose. The factors outlined above were considered with regard to the mortality, implications and Ms. [REDACTED] may die before or may live after the time indicated.



LIFE EXPECTANCY CERTIFICATE

Certificate Date: 9/16//2024

Insured: [REDACTED]

Gender: F

Life Style: Non Smoker

Date of Birth: 12/27/1932

Height: Not Recorded

Race: Caucasian

Age: 91 (ALB)

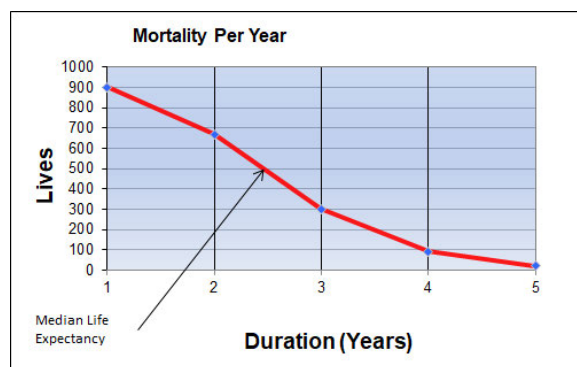
Wt: 166

Median Life Expectancy:	30	Months	2.5	Years
Mortality Multiplier:	4.25			

* 500 of 1000 have died

Life Table			
Year	Lives	Deaths	Accum Deaths
0	1000	0	0
1	902	98	98
2	670	232	330
3	302	368	698
4	93	209	907
5	21	71	979
6	3	18	997
7	0	3	1000

Med LE



Sydeh

Syed Fateh Hyder, MD

Items Reviewed: Medical Records provided, Jul 1999 – Jan 2008, and FMU-LE-Worksheet.

Resources: 2015 VBT tables, Brackenridge's Medical Selection of Life Risks, 5th Edition.

Life Expectancy is an estimation of the number of years that a person is expected to live based on statistical data of the average life expectancy of a large group of persons with similar clinical and individual profiles. There is no guarantee or warrant implied in this report and is an estimate only and does not constitute a recommendation of any nature.

In the event Focus Medical Underwriters, LLC. becomes liable to the client company or any other party with respect to this or any other life expectancy certificates previously issued for any reason shall be direct damages (whether arising by statute, negligence, or otherwise) and will not exceed amount paid for certificate. Under any circumstance the extent of aggregate damages shall not exceed one thousand dollars.

Medical information and or information specific to any individuals may be considered confidential under local, state, and federal laws. If your state or the insured individual's state requires such protection, then state law prohibits you from making further disclosure without the expressed written consent of person to whom it pertains. The information in this report is for the requesting party only and may not be distributed to any other party without the expressed written consent of Focus Medical Underwriters, LLC. or the insured. This report should not be solely relied upon and is valid for 90 days from date of certificate.



Retirement & Survivors Benefits: Life Expectancy Calculator

The following table lists the **average number** of additional years a female born on December 27, 1932, can expect to live when she reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
91 and 8 months ^a	4.4	96.2
^a Your current age.		

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the sex and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.(Some of the information can be found in the 2024 Trustees Report.)

Estimate as of Wednesday September 25, 2024 15:35:26 EDT.

I have reviewed this Life Settlement Disclosure Form and wish to purchase the Interest described herein.

PURCHASER(S):

Purchaser 1:

_____ Signature	_____ Print Name
_____ Address	
_____ Telephone Number	_____ Social Security or Tax ID#

Purchaser 2:

_____ Signature	_____ Print Name
_____ Address	
_____ Telephone Number	_____ Social Security or Tax ID#

EQUILIFE 0924, LLC LIFE SETTLEMENT DISCLOSURE FORM

Policy # C

SET FORTH BELOW IS INFORMATION DISCLOSED TO PURCHASERS OF LIFE SETTLEMENT INTERESTS. ADDITIONAL REQUIRED DISCLOSURES ARE CONTAINED IN THE PRIVATE PLACEMENT MEMORANDUM THAT YOU HAVE EXECUTED.

1. INFORMATION ABOUT THE INSURED

The insured is currently a 75 year old (Age Nearest) Male (DOB: 5/21/1949).

2. INFORMATION ABOUT THE INSURANCE COMPANY ISSUING THE POLICY

The insurance company that issued the policy that is described below is as follows:

New York Life Insurance Company
PO BOX 22024
Albany, NY 12201
Tel: (800) 697-2732

3. INFORMATION ABOUT THE REGULATOR OF THE INSURANCE COMPANY

The State or foreign country regulator of the insurance company that issued the policy is:

New Jersey Department of Banking & Insurance
20 West State Street,
PO Box 325
Trenton, NJ 08625
Tel: (800) 446-7467

4. GENERAL INSURANCE POLICY INFORMATION

The insurance policy number is: 61392930.
This policy was originally issued on 11/11/2021.
This policy is a Universal Life policy.

5. INSURANCE FACE VALUE, POLICY OWNERSHIP & PURCHASE INFORMATION

The total face value of this policy is \$1,000,000.
You are purchasing _____% of the death benefit payable under this policy. You are purchasing _____% of ownership of this policy.
Of your investment, \$_____ will be placed in the premium reserve fund for this policy.

6. INFORMATION APPLICABLE IF THIS IS A GROUP POLICY

X This policy is not a group policy

7. INFORMATION APPLICABLE IF THIS IS A TERM POLICY

X This policy is not a term policy.

8. INFORMATION APPLICABLE IF THIS IS A 'SECOND TO DIE' POLICY

☒ This is not a "second to die" policy.

☐ This policy is a "second to die" policy that will not reach maturity until both insureds have died.

9. The estimated return on this purchase is 63%. Based upon your investment of _____ you will receive _____ upon maturity less any premium reimbursement if necessary.

10. PAYMENT OF POLICY PREMIUMS

Funds will be reserved in the amount of \$87,233 to pay the premiums and policy servicing costs due to keep this policy in force. Premiums and policy maintenance costs will be paid from First Western Trust, in accordance with the terms set forth in the Private Placement Memorandum. The amount of funds from each purchaser's investment used to pay policy maintenance in this policy is 3.24%.

In the event the policy maintenance reserves described in the Private Placement Memorandum are exhausted, only then will Purchaser be responsible for a payment of their pro-rata share of any unpaid policy maintenance costs that become due to keep this policy in force.

11. INFORMATION ABOUT THE CONTESTABILITY OF THIS POLICY

This policy is beyond the state statute for contestability because the required amount of time has elapsed since the original date of issue of this policy or the insurance company that issued this policy has waived the contestability provision in writing.

12. POLICY OWNER

This policy will be owned by:

Equilife 0924, LLC
2010 Crown Crayon Pl., Suite 100
San Ramon, CA 94583
PH: 800 727-6717

WARNING: THE RETURN ON INVESTMENT FOR FRACTIONAL LIFE SETTLEMENTS IS HIGHLY DEPENDENT ON THE LONGEVITY OF THE INSURED. A POLICY TAKING LONGER TO MATURE, ALONG WITH ANY ADDITIONAL PREMIUMS WHICH MUST BE PAID, WILL RESULT IN LOWER TOTAL ANNUAL RETURNS. LIFE EXPECTANCIES ARE MERELY ESTIMATES; NO ONE KNOWS WHEN AN INSURED INDIVIDUAL WILL PASS. IF THE INSURED LIVES LONGER THAN THE PREMIUM RESERVE PERIOD STATED IN THE CONTRACT, ALL INVESTORS MUST MAKE A "PRO RATA" PREMIUM PAYMENT. FAILURE TO DO SO WILL CAUSE AN INVESTORS BENEFICIAL INTEREST TO BE FORFEITED. FOR MORE INFORMATION ON THE RISKS ASSOCIATED WITH THIS PRODUCT PLEASE SEE THE PRIVATE PLACEMENT MEMORANDUM.



Case: 30543

LIFE EXPECTANCY CERTIFICATE

Certificate Date: 6/6/2024

Insured: [REDACTED]

Requested By: [REDACTED]

Date of Birth: 5/21/1949

Age: 75(ANB) **Gender:** M

Life Style: Non Smoker

SSN: xxx-xx-2315

Median Life Expectancy for this Patient is 63 Months (5.3 years)

(The above Median Life Expectancy is based on information provided and is an *ESTIMATION* of longevity only!)

Medical Diagnoses and Risks: Old age, hypertension, hyperlipidemia, coronary artery disease, status post stent, moderate aortic stenosis, nonrheumatic aortic valve insufficiency, palpitations, edema, prostate adenocarcinoma stage T1c N0 M0, Gleason stage 6 on active surveillance, organic impotence, benign prostatic hyperplasia with nocturia, erectile dysfunction, elevated PSA, ankle and lower extremity repair surgery, arthrotomy of the knee with open meniscal repair, history of acid reflux, dyspepsia, anxiety, last blood pressure reading 146/84 and body mass index of 25.22 in February 2024 and he has received Pfizer COVID-19 vaccination in March 2021, April 2021, and October 2021. There is also a family history of diabetes and stroke syndrome.

Past Surgical History: Hernia repair x2, last right inguinal hernia repair was done in September 2023, history of ankle and lower extremity repair surgery, history of prostate biopsy, history of arthrotomy of the knee with open meniscal repair, history of colonoscopy, last PCI in August 2018.

Medical Summary and History: Mr. [REDACTED] is a 75-year-old Caucasian male, who is a nonsmoker, has a significant history of old age, hypertension, hyperlipidemia, coronary artery disease, status post PCI and stent, moderate aortic stenosis, nonrheumatic aortic valve insufficiency on echocardiogram as well as personal history of edema and palpitations. There is also a family history of diabetes mellitus. Last stress test done in November 2022, which was normal. Echocardiogram done in October 2023 revealed moderate aortic stenosis and ejection fraction of 61% to 64%. Other significant issues include a history of prostate adenocarcinoma, Gleason stage 6, T1c N0 M0, on active surveillance with last PSA of 7.07 in November 2023 as well as a personal history of organic impotence, benign prostatic hyperplasia with nocturia, and erectile dysfunction. Orthopedic point of view, he has a history of ankle and lower extremity repair surgery as well as arthrotomy of the knee with open meniscal repair. GI point of view, he has history of dyspepsia and acid reflux along with a personal history of anxiety.



LIFE EXPECTANCY CERTIFICATE

Allergies: No known allergies.

Medications: Cialis 20 mg as needed, atorvastatin 40 mg daily, amlodipine 5 mg daily, and aspirin 81 mg once a day.

Laboratory Data: In November 2023, PSA was 7.07. In September 2023, WBC count 4.2, platelets 219, hemoglobin 15.5, hematocrit 45.8, sodium 143, potassium 4.6, BUN 20, creatinine 1.18, blood glucose 92, total protein 7, albumin 3.9, AST 24, ALT 38, alkaline phosphatase 65, total bilirubin 0.9.

Social History: Occasionally drinks alcohol. Nonsmoker. Denies illicit drug use.

Family History: Father had a history of stroke syndrome. Maternal grandmother had a history of diabetes mellitus, and there is no family history of prostate cancer.

Conclusion: Mr. [REDACTED] is a 75-year-old Caucasian male and as per the very limited records provided seems to be in stable medical health. The significant problems involving Mr. [REDACTED] health include a history of old age, hypertension, hyperlipidemia, coronary artery disease with stent, moderate aortic stenosis, nonrheumatic aortic valve insufficiency, palpitations, edema, personal history of prostate adenocarcinoma, currently on active surveillance, organic impotence, benign prostatic hyperplasia with nocturia, erectile dysfunction, elevated PSA, ankle and lower extremity repair surgery, arthrotomy of the knee with open meniscal repair, acid reflux, dyspepsia, anxiety, as well as family history of diabetes mellitus and stroke syndrome.

The factors outlined above were considered with regard to the mortality implications and Mr. [REDACTED] may die before or may live after the time indicated.



LIFE EXPECTANCY CERTIFICATE

Certificate Date: 6/6/2024

Insured: [REDACTED]

Gender: M

Life Style: Non Smoker

Date of Birth: 5/21/1949

Height: 5' 7"

Race: Caucasian

Age: 75(ANB)

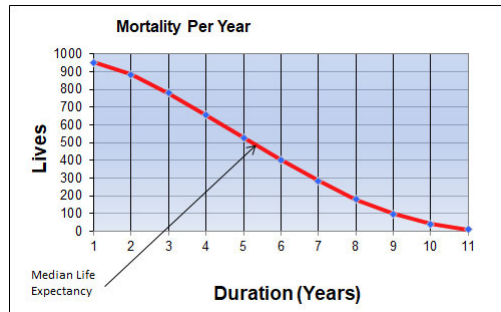
Wt: 158

Median Life Expectancy:	63	Months	5.3	Years
Mortality Multiplier:	11.95			

* 500 of 1000 have died

Life Table			
Year	Lives	Deaths	Accum Deaths
0	1000	0	0
1	954	46	46
2	884	70	116
3	779	105	221
4	656	124	344
5	529	127	471
6	402	126	598
7	284	119	716
8	180	103	820
9	96	84	904
10	40	57	960
11	10	30	990
12	1	9	999
13	0	1	1000

Med LE



Syde Fatch Hyder

Syde Fatch Hyder, MD

Items Reviewed: Medical Records provided, Jan 2019 – Feb 2024, and FMU-LE-Worksheet.

Resources: 2015 VBT tables, Brackenridge's Medical Selection of Life Risks, 5th Edition.

Life Expectancy is an estimation of the number of years that a person is expected to live based on statistical data of the average life expectancy of a large group of persons with similar clinical and individual profiles. There is no guarantee or warrant implied in this report and is an estimate only and does not constitute a recommendation of any nature.

In the event Focus Medical Underwriters, LLC. becomes liable to the client company or any other party with respect to this or any other life expectancy certificates previously issued for any reason shall be direct damages (whether arising by statute, negligence, or otherwise) and will not exceed amount paid for certificate. Under any circumstance the extent of aggregate damages shall not exceed one thousand dollars.

Medical information and or information specific to any individuals may be considered confidential under local, state, and federal laws. If your state or the insured individual's state requires such protection, then state law prohibits you from making further disclosure without the expressed written consent of person to whom it pertains. The information in this report is for the requesting party only and may not be distributed to any other party without the expressed written consent of Focus Medical Underwriters, LLC. or the insured. This report should not be solely relied upon and is valid for 90 days from date of certificate.



Retirement & Survivors Benefits: Life Expectancy Calculator

The following table lists the **average number** of additional years a male born on May 21, 1949, can expect to live when he reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
75 and 4 months ^a	11.7	87.1
^a Your current age.		

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the sex and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.(Some of the information can be found in the 2024 Trustees Report.)

Estimate as of Wednesday September 25, 2024 15:36:55 EDT.

I have reviewed this Life Settlement Disclosure Form and wish to purchase the Interest described herein.

PURCHASER(S):

Purchaser 1:

Signature

Print Name

Address

Telephone Number

Social Security or Tax ID#

Purchaser 2:

Signature

Print Name

Address

Telephone Number

Social Security or Tax ID#

EQUILIFE 0924, LLC LIFE SETTLEMENT DISCLOSURE FORM

Policy # D

SET FORTH BELOW IS INFORMATION DISCLOSED TO PURCHASERS OF LIFE SETTLEMENT INTERESTS. ADDITIONAL REQUIRED DISCLOSURES ARE CONTAINED IN THE PRIVATE PLACEMENT MEMORANDUM THAT YOU HAVE EXECUTED.

1. INFORMATION ABOUT THE INSURED

The insured is currently a 72 year old (Age Nearest) Male (DOB: 6/26/1952).

2. INFORMATION ABOUT THE INSURANCE COMPANY ISSUING THE POLICY

The insurance company that issued the policy that is described below is as follows:

Reliastar Life Insurance Company
PO BOX 6011
Minot, ND 58702
Tel: (877) 886-5050

3. INFORMATION ABOUT THE REGULATOR OF THE INSURANCE COMPANY

The State or foreign country regulator of the insurance company that issued the policy is:

Illinois Department of Insurance
122 S. Michigan Ave., 19th Floor
Chicago, IL 60603
Tel: (312) 814-2420

4. GENERAL INSURANCE POLICY INFORMATION

The insurance policy number is: 4014080.
This policy was originally issued on 8/14/2012.
This policy is a Universal Life policy.

5. INSURANCE FACE VALUE, POLICY OWNERSHIP & PURCHASE INFORMATION

The total face value of this policy is \$2,000,000.
You are purchasing _____% of the death benefit payable under this policy. You are purchasing _____% of ownership of this policy.
Of your investment, \$ _____ will be placed in the premium reserve fund for this policy.

6. INFORMATION APPLICABLE IF THIS IS A GROUP POLICY

☒ This policy is not a group policy

7. INFORMATION APPLICABLE IF THIS IS A TERM POLICY

☒ This policy is not a term policy.

8. INFORMATION APPLICABLE IF THIS IS A 'SECOND TO DIE' POLICY

☒ This is not a "second to die" policy.

☐ This policy is a "second to die" policy that will not reach maturity until both insureds have died.

9. The estimated return on this purchase is 96%. Based upon your investment of _____ you will receive _____ upon maturity less any premium reimbursement if necessary.

10. PAYMENT OF POLICY PREMIUMS

Funds will be reserved in the amount of \$189,133 to pay the premiums and policy servicing costs due to keep this policy in force. Premiums and policy maintenance costs will be paid from First Western Trust, in accordance with the terms set forth in the Private Placement Memorandum. The amount of funds from each purchaser's investment used to pay policy maintenance in this policy is 7.02%.

In the event the policy maintenance reserves described in the Private Placement Memorandum are exhausted, only then will Purchaser be responsible for a payment of their pro-rata share of any unpaid policy maintenance costs that become due to keep this policy in force.

11. INFORMATION ABOUT THE CONTESTABILITY OF THIS POLICY

This policy is beyond the state statute for contestability because the required amount of time has elapsed since the original date of issue of this policy or the insurance company that issued this policy has waived the contestability provision in writing.

12. POLICY OWNER

This policy will be owned by:

Equilife 0924, LLC
2010 Crown Crayon Pl., Suite 100
San Ramon, CA 94583
PH: 800 727-6717

WARNING: THE RETURN ON INVESTMENT FOR FRACTIONAL LIFE SETTLEMENTS IS HIGHLY DEPENDENT ON THE LONGEVITY OF THE INSURED. A POLICY TAKING LONGER TO MATURE, ALONG WITH ANY ADDITIONAL PREMIUMS WHICH MUST BE PAID, WILL RESULT IN LOWER TOTAL ANNUAL RETURNS. LIFE EXPECTANCIES ARE MERELY ESTIMATES; NO ONE KNOWS WHEN AN INSURED INDIVIDUAL WILL PASS. IF THE INSURED LIVES LONGER THAN THE PREMIUM RESERVE PERIOD STATED IN THE CONTRACT, ALL INVESTORS MUST MAKE A "PRO RATA" PREMIUM PAYMENT. FAILURE TO DO SO WILL CAUSE AN INVESTORS BENEFICIAL INTEREST TO BE FORFEITED. FOR MORE INFORMATION ON THE RISKS ASSOCIATED WITH THIS PRODUCT PLEASE SEE THE PRIVATE PLACEMENT MEMORANDUM.



Case: 30510

LIFE EXPECTANCY CERTIFICATE

Certificate Date: 12/19/2023

Insured: [REDACTED]

Requested By: [REDACTED]

Date of Birth: 6/26/1952

Age: 71 (ALB) **Gender:** M

Life Style: Non Smoker

SSN: xxx-xx-2593

Median Life Expectancy for this Patient is 96 Months (8.0 years)

(The above Median Life Expectancy is based on information provided and is an *ESTIMATION* of longevity only!)

Medical Diagnoses and Risks: Old age; history of angina pectoris; mixed hyperlipidemia; hypertension; overweight with a body mass index of 28.84; history of left elbow basal cell carcinoma, status post Mohs surgery; history of left shin basal cell carcinoma, status post Mohs surgery; benign prostatic hyperplasia with urinary obstruction; overactive bladder; gross hematuria; nocturia; erectile dysfunction; history of adrenal nodule; left kidney cyst measuring 5.3 cm in June 2021; left knee osteoarthritis, status post viscosupplementation injection x3 in 2022; chronic gastroesophageal reflux disease; moderate sigmoid diverticulosis; tubular adenomas x3; hemorrhoids; adrenal nodule measuring 2.8 cm in June 2021; thyroid nodule, status post fine-needle aspiration in September 2018 which was negative; history of anxiety; chronic fatigue; family history of myocardial infarction, heart disease and coronary artery disease along with blood clot. He has also a family history of thyroid carcinoma and polycystic kidney disease.

Past Surgical History: Multiple colonoscopies, last colonoscopy in May 2022 showing moderate sigmoid diverticulosis and benign polyp. Left ACL repair in 2000, history of cystoscopy, history of viscosupplementation injections in left knee x3 in 2022, history of Mohs surgery secondary to basal cell carcinoma involving left elbow and left shin.

Medical Summary and History: Mr. [REDACTED] is a 71-year-old male, who is a nonsmoker, has a significant history of old age, history of angina pectoris, mixed hyperlipidemia, hypertension with the last blood pressure of 138/60, overweight with the last body mass index reading of 28.84 as well as family history of myocardial infarction, heart disease and blood clot. Last echocardiogram done in April 2021 shows left ventricular ejection fraction of 74% and mildly increased diastolic functions. Other significant issues include a history of Mohs surgery secondary to basal cell carcinoma involving left elbow and left shin. He also has a family history of thyroid cancer. Mr. [REDACTED] has a working diagnosis of benign prostatic hyperplasia with urinary obstruction, overactive bladder, gross hematuria, nocturia, erectile dysfunction, adrenal nodule measuring 2.8 cm in June 2021, thyroid nodule for which he is status post fine-needle aspiration in September 2018 which turned out negative as well as history of left kidney cyst measuring 5.3 cm in June 2021.

LIFE EXPECTANCY CERTIFICATE

Thyroid ultrasound done in August 2022 re-demonstrating four thyroid nodules, all mildly increased in size from August 2018. CT abdomen and pelvis done in June 2021 shows no evidence of solid renal disease. Orthopedic point of view, he has a working diagnosis of left knee osteoarthritis for which he is status post viscosupplementation injection x3 in 2022. GI point of view, he has been diagnosed with chronic gastroesophageal reflux disease, moderate sigmoid diverticulosis, tubular adenomas x3, and hemorrhoids. Last colonoscopy was in May 2022. Other significant issues include a history of chronic fatigue, anxiety, and family history of polycystic kidney disease in his mother.

Allergies: He is allergic to lisinopril, which caused cough.

Medications: Atorvastatin 40 mg once a day, oxybutynin XL 10 mg daily, esomeprazole 40 mg once a day, amlodipine 10 mg once a day, alfuzosin ER 10 mg once a day, Myrbetriq extended release 25 mg once a day, tadalafil 10 mg as needed, multivitamin once a day, vitamin D3 1000 units daily.

Laboratory Data: In August 2023, total cholesterol 141, triglycerides 61, HDL cholesterol 65, LDL cholesterol 65, vitamin B12 677, PSA 1.64, TSH 0.89, WBC count 6.1, platelets 180, hemoglobin 15.3, hematocrit 44.1, sodium 141, potassium 4.5, BUN 20, creatinine 0.87, blood glucose 97, total protein 6.7, albumin 4.3, AST 19, ALT 18, alkaline phosphatase 52, total bilirubin 1.4.

Social History: Nonsmoker. Occasionally drinks alcohol. Denies illicit drug use.

Family History: Father had a history of heart disease and myocardial infarction. Mother had a history of thyroid cancer and polycystic kidney disease. Brother died at age 53 secondary to coronary artery disease. Sister died at age 60 secondary to blood clot.

Conclusion: Mr. [REDACTED] is a 71-year-old male, who is a nonsmoker, and as per the very limited records provided seems to be in stable medical health. The significant problems involving Mr. [REDACTED] health include a history of old age, angina pectoris, mixed hyperlipidemia, hypertension, overweight, left elbow basal cell carcinoma and left shin basal cell carcinoma, both of which status post Mohs surgery; benign prostatic hyperplasia with urinary obstruction, overactive bladder, nocturia, gross hematuria, adrenal nodule, left kidney cyst, thyroid nodule, left knee osteoarthritis, chronic gastroesophageal reflux disease, moderate sigmoid diverticulosis, tubular adenomas x3, hemorrhoids, anxiety, chronic fatigue as well as family history of heart disease, myocardial infarction, blood clot, coronary artery disease, thyroid cancer and polycystic kidney disease.



LIFE EXPECTANCY CERTIFICATE

The factors outlined above were considered with regard to the mortality implications and Mr. [REDACTED] may die before or may live after the time indicated.



LIFE EXPECTANCY CERTIFICATE

Certificate: 12/19/2023

Insured: [REDACTED]

Gender: M

Life Style: Non Smoker

Date of Birth: 6/26/1952

Height: 6' 0"

Race: Caucasian

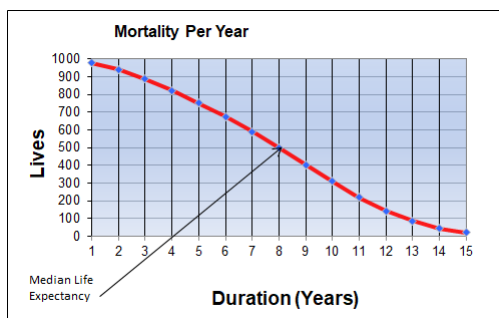
Age: 71(ALB)

Wt: 203

Median Life Expectancy:	96	Months	8.0	Years
Mortality Multiplier:	8.15			

* 500 of 1000 have died

Life Table			
Year	Lives	Deaths	Accum Deaths
0	1000	0	0
1	977	23	23
2	941	37	59
3	887	53	113
4	822	65	178
5	752	70	248
6	675	77	325
7	590	85	410
8	499	92	501
9	404	95	596
10	309	95	691
11	219	90	781
12	143	76	857
13	84	58	916
14	44	40	956
15	20	24	980
16	7	13	993
17	1	5	999
18	0	1	1000



Syed Fatch Hyder

Syed Fatch Hyder, MD

Items Reviewed: Medical Records provided, Jun 2014 – Aug 2023, and FMU-LE-Worksheet.

Resources: 2015 VBT tables, Brackenridge's Medical Selection of Life Risks, 5th Edition.

Life Expectancy is an estimation of the number of years that a person is expected to live based on statistical data of the average life expectancy of a large group of persons with similar clinical and individual profiles. There is no guarantee or warrant implied in this report and is an estimate only and does not constitute a recommendation of any nature.

In the event Focus Medical Underwriters, LLC. becomes liable to the client company or any other party with respect to this or any other life expectancy certificates previously issued for any reason shall be direct damages (whether arising by statute, negligence, or otherwise) and will not exceed amount paid for certificate. Under any circumstance the extent of aggregate damages shall not exceed one thousand dollars.

Medical information and or information specific to any individuals may be considered confidential under local, state, and federal laws. If your state or the insured individual's state requires such protection, then state law prohibits you from making further disclosure without the expressed written consent of person to whom it pertains. The information in this report is for the requesting party only and may not be distributed to any other party without the expressed written consent of Focus Medical Underwriters, LLC. or the insured. This report should not be solely relied upon and is valid for 90 days from date of certificate.



Retirement & Survivors Benefits: Life Expectancy Calculator

The following table lists the **average number** of additional years a male born on June 26, 1952, can expect to live when he reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
72 and 2 months ^a	13.9	86.1
^a Your current age.		

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the sex and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.(Some of the information can be found in the 2024 Trustees Report.)

Estimate as of Wednesday September 25, 2024 15:40:32 EDT.

I have reviewed this Life Settlement Disclosure Form and wish to purchase the Interest described herein.

PURCHASER(S):

Purchaser 1:

_____ Signature	_____ Print Name
_____ Address	
_____ Telephone Number	_____ Social Security or Tax ID#

Purchaser 2:

_____ Signature	_____ Print Name
_____ Address	
_____ Telephone Number	_____ Social Security or Tax ID#

EQUILIFE 0924, LLC LIFE SETTLEMENT DISCLOSURE FORM

Policy # E

SET FORTH BELOW IS INFORMATION DISCLOSED TO PURCHASERS OF LIFE SETTLEMENT INTERESTS. ADDITIONAL REQUIRED DISCLOSURES ARE CONTAINED IN THE PRIVATE PLACEMENT MEMORANDUM THAT YOU HAVE EXECUTED.

1. INFORMATION ABOUT THE INSURED

The insureds are currently: an 80 year old (Age Nearest) Female (DOB: 12/10/1944).
an 86 year old (Age Nearest) Male (DOB: 11/17/1938).

2. INFORMATION ABOUT THE INSURANCE COMPANY ISSUING THE POLICY

The insurance company that issued the policy that is described below is as follows:

Security Life of Denver Insurance Company
PO BOX 5065
Minot, ND 58702
Tel: (877) 253-5050

3. INFORMATION ABOUT THE REGULATOR OF THE INSURANCE COMPANY

The State or foreign country regulator of the insurance company that issued the policy is:

Virginia Bureau of Insurance
1300 E. Main St., 3rd Floor
Richmond, VA 23219
Tel: (800) 552-7945

4. GENERAL INSURANCE POLICY INFORMATION

The insurance policy number is: 0660008874.
This policy was originally issued on 11/9/2000.
This policy is a Universal Life policy.

5. INSURANCE FACE VALUE, POLICY OWNERSHIP & PURCHASE INFORMATION

The total face value of this policy is \$1,000,000.
You are purchasing _____% of the death benefit payable under this policy. You are purchasing _____% of ownership of this policy.
Of your investment, \$ _____ will be placed in the premium reserve fund for this policy.

6. INFORMATION APPLICABLE IF THIS IS A GROUP POLICY

X This policy is not a group policy

7. INFORMATION APPLICABLE IF THIS IS A TERM POLICY

X This policy is not a term policy.

8. INFORMATION APPLICABLE IF THIS IS A 'SECOND TO DIE' POLICY

☐ This is not a "second to die" policy.

☒ This policy is a "second to die" policy that will not reach maturity until both insureds have died.

9. The estimated return on this purchase is 83%. Based upon your investment of _____

you will receive _____ upon maturity less any premium reimbursement if necessary.

10. PAYMENT OF POLICY PREMIUMS

Funds will be reserved in the amount of \$8,300 to pay the premiums and policy servicing costs due to keep this policy in force. Premiums and policy maintenance costs will be paid from First Western Trust, in accordance with the terms set forth in the Private Placement Memorandum. The amount of funds from each purchaser's investment used to pay policy maintenance in this policy is 0.31%.

In the event the policy maintenance reserves described in the Private Placement Memorandum are exhausted, only then will Purchaser be responsible for a payment of their pro-rata share of any unpaid policy maintenance costs that become due to keep this policy in force.

11. INFORMATION ABOUT THE CONTESTABILITY OF THIS POLICY

This policy is beyond the state statute for contestability because the required amount of time has elapsed since the original date of issue of this policy or the insurance company that issued this policy has waived the contestability provision in writing.

12. POLICY OWNER

This policy will be owned by:

Equilife 0924, LLC
2010 Crown Crayon Pl., Suite 100
San Ramon, CA 94583
PH: 800 727-6717

WARNING: THE RETURN ON INVESTMENT FOR FRACTIONAL LIFE SETTLEMENTS IS HIGHLY DEPENDENT ON THE LONGEVITY OF THE INSURED. A POLICY TAKING LONGER TO MATURE, ALONG WITH ANY ADDITIONAL PREMIUMS WHICH MUST BE PAID, WILL RESULT IN LOWER TOTAL ANNUAL RETURNS. LIFE EXPECTANCIES ARE MERELY ESTIMATES; NO ONE KNOWS WHEN AN INSURED INDIVIDUAL WILL PASS. IF THE INSURED LIVES LONGER THAN THE PREMIUM RESERVE PERIOD STATED IN THE CONTRACT, ALL INVESTORS MUST MAKE A "PRO RATA" PREMIUM PAYMENT. FAILURE TO DO SO WILL CAUSE AN INVESTORS BENEFICIAL INTEREST TO BE FORFEITED. FOR MORE INFORMATION ON THE RISKS ASSOCIATED WITH THIS PRODUCT PLEASE SEE THE PRIVATE PLACEMENT MEMORANDUM.



Case: 30511

LIFE EXPECTANCY CERTIFICATE

Certificate Date: 12/14/2023

Insured: [REDACTED]

Requested By: [REDACTED]

Date of Birth: 12/10/1944

Age: 79(ANB) **Gender:** F

Life Style: Non Smoker

SSN: xxx-xx-6271

Median Life Expectancy for this Patient is 83 Months (6.9 years)

(The above Median Life Expectancy is based on information provided and is an *ESTIMATION* of longevity only!)

Medical Diagnoses and Risks: Include old age, elevated blood pressure reading without diagnosis of hypertension. Last blood pressure reading of 132/82 in November 2023, former smoker, history of seasonal allergies, bilateral lower limb sensorimotor peripheral polyneuropathy, symptomatic menopausal or female climacteric state, osteoporosis, fibromyalgia, unspecified myalgia and myositis, cervical disc disease, chronic low back pain with right-sided sciatica, lumbar degenerative disc disease, facet arthropathy, lumbar radiculopathy, greater trochanteric bursitis involving right hip, irritable bowel syndrome, incontinence of feces, chronic constipation, insomnia, previous history of COVID-19 infection, and family history of COPD as well as hypertension.

Past Surgical History: C-section, appendectomy in 1970, right ankle fracture repair in 1988, TMJ surgery in 1990, left knee surgery in 1995, left foot neuroma surgery in 2007, spine surgery to remove stimulator in November 2022, cervical cerclage, ectopic pregnancy excision, multiple C-spine epidural injections, lumbar epidural injections.

Medical Summary and History: Ms. [REDACTED] is a 79-year-old female who is a former smoker, has a significant history of old age, elevated blood pressure reading without diagnosis of hypertension with her last blood pressure reading being 132/82 in November 2023, and her body mass index was 23.4. She also has a family history of COPD and hypertension. Ms. [REDACTED] smoked half pack per day for six years and she drinks seven alcoholic drinks per week. Other significant issues include a history of symptomatic menopausal and female climacteric state, seasonal allergies, osteoporosis, fibromyalgia, bilateral lower limb sensorimotor peripheral polyneuropathy on EMG study done in February 2022, unspecified myalgia and myositis, cervical disc disease, status post multiple epidural injections, chronic low back pain with right-sided sciatica, lumbar degenerative disc disease, facet arthritis, lumbar radiculopathy for which she is status post right transforaminal epidural injection as well as history of greater trochanteric bursitis involving right hip for which she is status post injection. GI point of view, she has a history of irritable bowel syndrome, incontinence of feces, and chronic constipation. Other significant issues include a history of seasonal allergies, history of COVID-19 infection in the past, and insomnia.

Allergies: She is allergic to sulfa medications.



LIFE EXPECTANCY CERTIFICATE

Medications: Coenzyme Q10 50 mg once a day, lactulose 20 mg once a day, vitamin C 1000 mg once a day, aspirin enteric coated 81 mg once a day, vitamin D3 2000 units daily, cyclobenzaprine 10 mg three times a day, cyclosporin 0.05% one drop every 12 hours, Estrace 0.01% vaginal cream, levocarnitine once a day, Lotemax 0.5% drop, melatonin 10 mg at bedtime, multivitamin with fluoride twice a day, MiraLax 17 g in the morning, pregabalin 50 mg twice a day, tramadol 50 mg three times a day as needed, vitamin E 2000 units once a day, and tizanidine 4 mg at bedtime.

Laboratory Data: In February 2022, vitamin D level was 49.12, sodium 141, potassium 3.9, BUN 14, creatinine 0.71, blood glucose 75, WBC count 12.14, platelets 332, hemoglobin 14.8, hematocrit 43.8, total protein 7, albumin 4, AST 22, ALT 30, alkaline phosphatase 62, total bilirubin 0.2. Cardiac stress test in July 2022, shows no ischemic changes. Nerve conduction study as well as EMG done in February 2022, shows bilateral lower limb sensorimotor peripheral polyneuropathy without ongoing denervation. Mammogram done in May 2021, was negative.

Social History: A former smoker, half pack per day for six years. She drinks seven alcoholic drinks per week. Denies illicit drug use.

Family History: Father had a history of COPD. Mother had a history of hypertension and hiatal hernia.

Conclusion: Ms. [REDACTED] is a 79-year-old female who is a former smoker and as per the limited records provided, seems to be in stable medical health. The significant problems involving Ms. [REDACTED] health include a history of old age, elevated blood pressure reading without diagnosis of hypertension, seasonal allergies, bilateral lower limb sensorimotor peripheral neuropathy, osteoporosis, fibromyalgia, unspecified myalgia and myositis, cervical disc disease, chronic low back pain with right-sided sciatica, lumbar degenerative disc disease, lumbar facet arthritis, lumbar radiculopathy, greater trochanteric bursitis involving right hip, irritable bowel syndrome, incontinence of feces, chronic constipation, insomnia, and previous history of COVID-19 infection.

The factors outlined above were considered with regard to the mortality implications and Ms. [REDACTED] may die before or may live after the time indicated.



LIFE EXPECTANCY CERTIFICATE

Certificate Date: 12/14/2023

Insured: [REDACTED]

Gender: F

Life Style: Non Smoker

Date of Birth: 12/10/1944

Height: 5' 6"

Race: Caucasian

Age: 79(ANB)

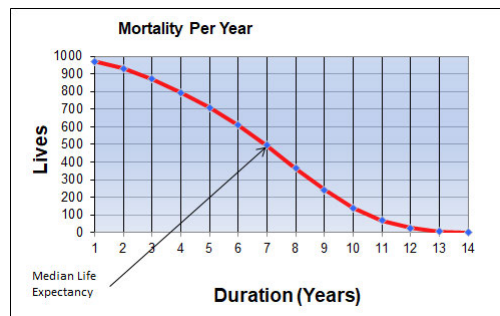
Wt: 147

Median Life Expectancy:	83	Months	6.9	Years
Mortality Multiplier:	6.50			

* 500 of 1000 have died

Life Table			
Year	Lives	Deaths	Accum Deaths
0	1000	0	0
1	970	30	30
2	932	38	68
3	871	61	129
4	793	78	207
5	708	85	292
6	610	98	390
7	495	115	505
8	366	129	634
9	242	124	758
10	139	102	861
11	67	73	933
12	25	42	975
13	7	18	993
14	1	5	999
15	0	1	1000

Med LE



Syde Fateh

Syed Fateh Hyder, MD

Items Reviewed: Medical Records provided, Jun 2020 – Nov 2023, and FMU-LE-Worksheet.

Resources: 2015 VBT tables, Brackenridge's Medical Selection of Life Risks, 5th Edition.

Life Expectancy is an estimation of the number of years that a person is expected to live based on statistical data of the average life expectancy of a large group of persons with similar clinical and individual profiles. There is no guarantee or warrant implied in this report and is an estimate only and does not constitute a recommendation of any nature.

In the event Focus Medical Underwriters, LLC. becomes liable to the client company or any other party with respect to this or any other life expectancy certificates previously issued for any reason shall be direct damages (whether arising by statute, negligence, or otherwise) and will not exceed amount paid for certificate. Under any circumstance the extent of aggregate damages shall not exceed one thousand dollars.

Medical information and or information specific to any individuals may be considered confidential under local, state, and federal laws. If your state or the insured individual's state requires such protection, then state law prohibits you from making further disclosure without the expressed written consent of person to whom it pertains. The information in this report is for the requesting party only and may not be distributed to any other party without the expressed written consent of Focus Medical Underwriters, LLC. or the insured. This report should not be solely relied upon and is valid for 90 days from date of certificate.



Retirement & Survivors Benefits: Life Expectancy Calculator

The following table lists the **average number** of additional years a female born on December 10, 1944, can expect to live when she reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
79 and 9 months ^a	10.4	90.2
^a Your current age.		

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the sex and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.
(Some of the information can be found in the 2024 Trustees Report.)

Estimate as of Wednesday September 25, 2024 15:43:44 EDT.



Case: 30587

LIFE EXPECTANCY CERTIFICATE

Certificate Date: 9/30/2024

Insured: [REDACTED]

Requested By: [REDACTED]

Date of Birth: 11/17/1938

Age: 85(ALB) **Gender:** M

Life Style: Non Smoker

SSN: xxx-xx-4335

Median Life Expectancy for this Patient is 53 Months (4.4 years)

(The above Median Life Expectancy is based on information provided and is an *ESTIMATION* of longevity only!)

Medical Diagnoses and Risks: Old age, history of elevated PSA, benign prostatic hyperplasia, nocturia, bladder outlet obstruction, neuropathy, lumbar degenerative disc disease, lumbar spondylosis, history of closed fracture of multiple ribs on the right side in October 2021, history of mass/lump in the neck, history of laparotomy in 1991 secondary to ruptured colon, history of COVID-19 infection in 2023, large blood pressure reading 120/60 in August 2023, and body mass index 26.72 in October 2021. There is a family history of emphysema, heart problems, and colon cancer.

Past Surgical History: Cholecystectomy in 2005, history of lumbar surgery in 1971, history of bilateral inguinal hernia repair, history of ruptured colon secondary to colonoscopy requiring laparotomy in 1991, and last colonoscopy in 2019.

Medical Summary and History: Mr. [REDACTED] an 85-year-old male, who is a nonsmoker, has a significant history of old age, history of elevated PSA with the last PSA reading of 3.2 in September 2023, nocturia, benign prostatic hyperplasia, and bladder outlet obstruction. He takes finasteride 5 mg once a day along with saw palmetto. Other significant issues include a history of neuropathy, lumbar degenerative disc disease, lumbar spondylosis, history of closed fracture of multiple ribs on the right side in October 2021, and mass or lump in the neck. He had an MRI of the lumbar spine done in November 2021 which was consistent with mild-to-moderate degenerative disc changes in the lumbar spine. He is also status post laparotomy in 1991 secondary to ruptured colon and in 2023, he was diagnosed with having COVID-19 infection. He had a significant family history of emphysema, colon cancer in his brother at age 38 years, and heart problems in his father.

Allergies: No known drug allergies.

Medications: Finasteride 5 mg once a day, saw palmetto, vitamin E. vitamin B12, and Coenzyme Q10.



LIFE EXPECTANCY CERTIFICATE

Laboratory Data: In September 2023, total PSA was 3.2. In August 2023, TSH 2.85, ESR 6, C-reactive protein 1.5, vitamin B12 903, and folate more than 24. In February 2023, WBC count 5.38, platelets 230, hemoglobin 14.9, hematocrit 44.9, sodium 141, potassium 4.5, BUN 16, creatinine 0.65, blood glucose 98, total protein 6.8, albumin 3.5, AST 21, ALT 20, alkaline phosphatase 42, and total bilirubin 0.3.

Social History: Nonsmoker. Denies alcohol use.

Family History: Father is deceased now. His father had a history of emphysema and heart problems. Brother had a history of colon cancer at age 38 years.

Conclusion: Mr. [REDACTED] is an 85-year-old male, who is a nonsmoker and as per the limited records provided seems to be in stable medical health. The significant problems involving Mr. [REDACTED] health include a history of old age, history of elevated PSA, benign prostatic hyperplasia, nocturia, bladder outlet obstruction, neuropathy, lumbar degenerative disc disease, lumbar spondylosis, history of closed fracture of multiple ribs on the right side in October 2021, mass or lump involving the neck, history of laparotomy in 1991 secondary to ruptured colon, history of COVID-19 infection in 2023, as well as family history of colon cancer, emphysema, and heart problems.

The factors outlined above were considered with regard to the mortality implications and Mr. [REDACTED] may die before or may live after the time indicated.



LIFE EXPECTANCY CERTIFICATE

Certificate Date: 9/30/2024

Insured: [REDACTED]

Gender: M

Life Style: Non Smoker

Date of Birth: 11/17/1938

Height: 6' 0"

Race: Caucasian

Age: 85(ALB)

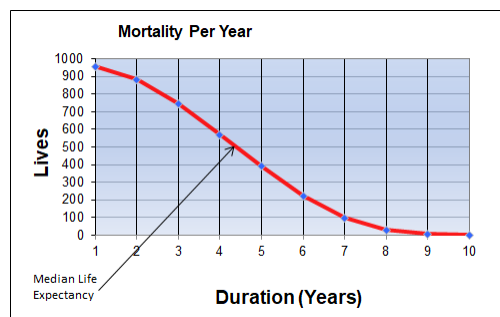
Wt: 197

Median Life Expectancy:	53	Months	4.4	Years
Mortality Multiplier:	4.20			

* 500 of 1000 have died

Life Table			
Year	Lives	Deaths	Accum Deaths
0	1000	0	0
1	957	43	43
2	883	74	117
3	747	136	253
4	570	176	430
5	389	181	611
6	224	165	776
7	98	126	902
8	29	69	971
9	6	23	994
10	1	5	999
11	0	1	1000

Med LE



Syed Fatch Hyder, MD

Items Reviewed: Medical Records provided, Nov 2019 – Aug 2023, and FMU-LE-Worksheet.

Resources: 2015 VBT tables, Brackenridge's Medical Selection of Life Risks, 5th Edition.

Life Expectancy is an estimation of the number of years that a person is expected to live based on statistical data of the average life expectancy of a large group of persons with similar clinical and individual profiles. There is no guarantee or warrant implied in this report and is an estimate only and does not constitute a recommendation of any nature.

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Retirement & Survivors Benefits: Life Expectancy Calculator

The following table lists the **average number** of additional years a male born on November 17, 1938, can expect to live when he reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
85 and 10 months ^a	5.9	91.7
^a Your current age.		

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the sex and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.
(Some of the information can be found in the 2024 Trustees Report.)

Estimate as of Monday September 30, 2024 15:46:36 EDT.

I have reviewed this Life Settlement Disclosure Form and wish to purchase the Interest described herein.

PURCHASER(S):

Purchaser 1:

Signature

Print Name

Address

Telephone Number

Social Security or Tax ID#

Purchaser 2:

Signature

Print Name

Address

Telephone Number

Social Security or Tax ID#