

COMPANY

PROFILE

Trinity Financial Services, LLC was formed to bring together groups of financial planners, agents and advisors to help senior policy holders within the Life Settlement market.

Trinity Financial Services, LLC is a full service Life Settlement Brokerage Firm and is the preferred choice of many Financial Professionals for Life Settlements. We are highly successful in providing top offers on quality Life Settlement cases, as well as, hard to place niche cases with our exclusive institutional and private funding sources. We are currently working with more than 30 sources. Therefore, we have an opportunity to secure offers when other companies are unable to compete.

Trinity Financial Services, LLC has been instrumental in the education, growth and development of the Life Settlement Industry, and can provide you with the knowledge, marketing support and training to assist every client who may qualify for a Life Settlement transaction. Our principals have over 35 years combined experience and have developed key relationships with the Life Settlement Industry's leading institutional purchasing companies.



At Trinity Financial Services, LLC we strive to provide each and every client, agent and provider with the utmost respect and professionalism, while maintaining our own standard of excellence in Customer Service. Our team members demonstrate leadership qualities and are constantly challenging themselves to achieve excellence in all aspects of our company. We hold ourselves to the highest ethical standards and strive to exceed the expectations of our clients.

PARTNER PROFILES



Daniel Bockhorn – Managing Partner

Dan has specialized in Life Settlements since 1993, and has been instrumental in the growth, education and development of the Industry. Dan provides a vast amount of experience when working with the nation's most prestigious financial planners. Dan oversees Trinity Financial Services' national accounts, policy bidding and underwriting. Dan is a graduate of the University of Dayton and has resided in Orlando since 1991.

Harry Holan – Managing Partner

Harry has worked within the Secondary Marketplace since 1995 and was the Vice President of one of the largest Life Settlement firms in the country. In 2001, he and his partners formed Trinity Financial Services, LLC and quickly became one of the most reputable Life Settlement brokers in the industry. Harry specializes in policy procurement, negotiations, agent relations and advertising. Harry is a graduate of the University of Florida, and has earned a Bachelors Degree in Marketing.



Greg Scharfeld – Managing Partner

Greg entered the Life Settlement industry in early 1999, with a national broker handling sales and various marketing projects. He co-founded Trinity Financial Services in December 2001, and has helped achieve its highly regarded status within the industry. Greg currently handles policy negotiations, MGA/Broker-Dealer accounts as well as manages day to day operations. Greg received his Bachelors Degree in Marketing from West Virginia University.



PROFESSIONAL RELATIONSHIPS

Trinity Financial Services, LLC will assist all of our clients with our vast network of contacts within major institutional and private funding entities within the life settlement market. Our strong relationships with these entities will ensure the maximum settlement amount possible to each client that requests our services.

TRADE ASSOCIATION

Trinity Financial Services, LLC is an active member of the Life Insurance Settlement Association (LISA). This organization is comprised of the most established firms in the industry, and is dedicated to maintaining the highest ethical standards within the Life Settlement Industry.

MEMBERSHIPS



**FPA - Financial Planning Association
Advisors in Philanthropy**

COMPLIANCE

Regulatory Solution Associates

1720 Cherry Ct.
Lake Villa, IL 60046

ACCOUNTING FIRM

HHCB

940 Centre Circle
Suite 3014
Altamonte Springs, FL 32714

Steven W. Weldon, PA

5401 S. Kirkman Road
Suite 310
Orlando, FL 32819

LEGAL

Kane & Koltun

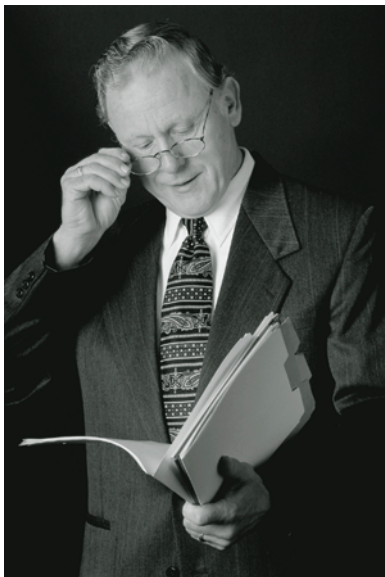
557 N. Wymore Road
Suite 100
Maitland, FL 32751

Stiles, Taylor & Grace, PA

Attorneys at Law
315 South Plant Ave.
Tampa, FL 33606



MARKET POTENTIAL



Insurance and Financial Professionals have an extraordinary opportunity to assist their senior clients with maximum asset positioning and provide a superior exit strategy from unwanted or unneeded life insurance policies they may be otherwise spending money on.

Estate planning should begin with asset creation, not asset depletion. The average life settlement is three - five times greater than a policy's existing cash surrender value. For term life, depending on the original underwriting format, it can provide massive liquid capital availability, where none exists should these policies be surrendered or allowed to lapse. In addition, the recaptured premium outflow is immediate, pure bottom line dollars back to the client's portfolio.

Life settlements invariably lead to the purchase of additional financial instruments, including long term care, annuities, new and more affordable life insurance coverage, or other wealth accumulation products.

The secondary market for life insurance is here and experiencing tremendous growth. The Life Settlement market is forecasted to exceed \$160 Billion over the next several years according to the 2006 Bernstein Research Study – "US Life Insurance – Perspectives on the Life-Settlement Market."

MARKET POTENTIAL

Individual – Opportunities

- ◆ Fund new cost effective life coverage relevant to current needs
- ◆ Liquidate debts
- ◆ Fund Charitable gifts
- ◆ Fund gifts to family members
- ◆ Create Investment Capital
- ◆ Offset portfolio losses
- ◆ Fund Long Term Care Insurance
- ◆ Defective ILIT
- ◆ No longer want or need coverage



BENEFITS FOR FINANCIAL PROFESSIONAL

- ◆ Maximize your sales through new capital creation for your qualified clients
- ◆ Minimize lapse rates
- ◆ Maximize fiduciary responsibility
- ◆ Protect renewal and trailer incomes

Business – Opportunities

- ◆ Liquidate Key-man insurance no longer relevant to the business
- ◆ Purchase another business interest or expand
- ◆ Change the odds if bankruptcy seems imminent
- ◆ Reduce company debt
- ◆ Obsolete Buy-Sell agreements

WHO MAY QUALIFY?



QUALIFYING PARAMETERS

Trinity Financial Services, LLC and our several funding entities will consider a policy for settlement if the insured(s) are 65 years of age or older. We will also consider any life policy when the insured(s) is living with a serious illness regardless of age.

Policies have several qualifying factors, however three stand out: Age, Health Condition of the insured(s) and Premiums. These three factors will help us determine if your client's policy will qualify for a life settlement.

WHAT TYPES OF INSURANCE QUALIFY?

Insurance Company Rating:
B+ or higher

Minimum Face Value: \$250,000
(Some companies will consent to reviewing smaller files)

Maximum Face Value: Unlimited

Life Expectance: 15 Years
(Some programs will consent to higher life expectancy with lower premium ratio)

Types of Policies

- ◆ Term
- ◆ Universal Life
- ◆ Whole Life
- ◆ Joint Survivorship
- ◆ Key-Man
- ◆ Group

HOW THE PROCESS WORKS

- 1** Policy owner or financial professional obtains application by speaking with their Trinity Financial Services representative or by visiting our website at www.trinityfinancialllc.com/tools
- 2** Policy owner or financial professional submits completed qualification form for evaluation with signed authorizations.
- 3** Trinity Financial Services will gather all required documentation: (policy illustrations, verification of coverage, and medical records).
- 4** All documents are sent out for underwriting and sent to various funding sources for offers.
- 5** Competitive bidding process occurs. Our principals will negotiate each and every case to receive the highest possible offer(s) among all eligible funding entities.
- 6** The best offer is conveyed to the financial professional and/or client for acceptance.
- 7** Upon acceptance, contracts are sent for necessary signatures.
- 8** All signed documentation is returned to funding entity for review.
- 9** Money is placed in an escrow account.
- 10** Change forms are forwarded to insurance carriers.
- 11** Once written notification of change forms have been executed, funds are dispersed to the policy owner.



RECENT CASES



83 Year Old Female

UL	\$ 4,000,000
Premiums	\$ 251,318
Cash Surrender	NONE
Settlement	\$ 1,000,000

78 Year Old Male/75 Year Old Female

Joint	\$ 2,500,000
Premiums	\$ 56,475
Cash Surrender	NONE
Settlement	\$ 225,000

86 Year Old Male

UL	\$ 2,000,000
Premiums	\$ 162,054
Cash Surrender	NONE
Settlement	\$ 435,000

81 Year Old Female

UL	\$ 2,400,000
Premiums	\$ 114,861
Cash Surrender	\$ 36,087
Settlement	\$ 501,000

83 Year Old Female

UL	\$ 1,000,000
Premiums	\$ 41,990
Cash Surrender	\$ 96,971
Settlement	\$ 392,000

74 Year Old Male

UL	\$ 2,100,000
Premiums	\$ 71,872
Cash Surrender	\$ 143,751
Settlement	\$ 603,450

71 Year Old Male

Term Conversion	\$ 2,000,000
Premiums	\$ 82,870
Cash Surrender	NONE
Settlement	\$ 155,000

72 Year Old Female

Term Conversion	\$ 150,000
Premiums	\$ 7,923
Cash Surrender	\$ 8,630
Settlement	\$ 35,000

DISCOVER NEW FINANCIAL OPTIONS

As an experienced, full service Life Settlement Broker, we assist you in achieving the highest offer for your client's life insurance policies. This makes Trinity Financial Services, LLC **the** source for all of your Life Settlement needs.

Many life insurance policy owners find that the needs for their policies may have changed as time goes on. Until recently, surrendering policies for their cash value was the only option for under-performing coverage. Life Settlements allow policyholders an option not previously available.

With Trinity Financial Services' life settlement program, selling a policy that is no longer wanted or needed will give your clients increased liquidity that can be used to purchase other financial products that best suit one's financial needs. We provide this service free of charge and there



is never an obligation to accept an offer at any time.

As you can see, Life Settlements can turn an inadequate policy into a more lucrative asset or instant equity. Why wait? Allow us to lead you into the Life Settlement Industry. There is no better time to start offering life settlements to your clients, than right now.

HOW A BROKER ADDS VALUE

Due Diligence on Funding Sources

- ◆ Ensure proper credentials.
- ◆ Ensure legitimate escrow agent that can show proof of funds.
- ◆ Knowledge and compliance with state regulations.
- ◆ Trinity does everything within their power to ensure policies are purchased by **Institutional Funding Sources**, whenever possible.
- ◆ Due to growing regulation more and more broker/dealers are now participating in Life Settlements and using qualified brokers to shop the marketplace and facilitate the transaction.

Process file

- ◆ Obtain Medical Records.
- ◆ Obtain Verification of Coverage.
- ◆ Order policy illustrations.
 - ◆ Knowing how to illustrate a particular policy to meet specific funding source's parameters.
- ◆ Obtain Life Expectancy evaluations.
- ◆ Generate expected sales price with the latest software technology in our in-house pricing department.
- ◆ Cover all cost associated with processing cases.

Market the file

- ◆ Knowledge of funding source's pricing parameters.
- ◆ Volume contracts with all major funding sources.
- ◆ Several exclusive and semi-exclusive funding sources.
 - ◆ Sources are not available to independent agents.
 - ◆ Sources are not available to other brokers.
- ◆ Leverage funding sources against one another to create a bidding war. This drives up the price exponentially, which in turn, satisfies the agent's fiduciary responsibility to the client.

Completion of Life Settlement Transaction

- ◆ Obtain and present highest offer in **Full Disclosure**.
- ◆ Upon acceptance the Compliance Department will:
 - ◆ Request contracts.
 - ◆ Review and prepare contracts for signatures.
- ◆ Upon receipt of signed contracts the Compliance Department will:
 - ◆ Review contracts for accuracy and completeness.
 - ◆ Ensure contracts are complete and compliant with the applicable laws.

TRINITY FINANCIAL SERVICES

DIFFERENCE

Combined Experience

- ◆ Managing Partners: Over 35
- ◆ Senior Account Managers: Over 45

Fiduciary Responsibility

- ◆ **Primary responsibility to the client.**
- ◆ Secondary responsibility to the referring agent and/or agency.
- ◆ Only responsibility to funding source is verification of information.

Expanded Parameters

- ◆ Ability to secure offers on policies with a face value of \$250,000.00.
- ◆ Ability to secure offers on policies with an unlimited face amount.
- ◆ Ability to secure offers on individuals with a life expectancy evaluation of up to 15 years.

Intangibles

- ◆ Network of strategic alliances with both Institutional and Private funding sources throughout the Industry.
- ◆ Several exclusive and semi-exclusive funding sources.
- ◆ Trinity has been instrumental in the education, growth and development of the Life Settlement Industry.
- ◆ High case to close percentage.
- ◆ All offers are presented in a manner of **Full Disclosure.**
- ◆ We have all the technical tools required to process and submit cases in a matter of just a few days. Our volume is well managed, no bottle necking of cases.
- ◆ Our Compliance Department ensures Trinity Financial Services, LLC and our financial professionals are fully compliant in all states we operate in.
- ◆ Trinity stays aware of the latest regulations and will not let you be subject to any fines, penalties or liabilities.
- ◆ Maintaining the highest standards of integrity, confidentiality and Customer service are our Main Goals.

At the end of the day, the financial professional is doing a greater service for his/her client by applying with Trinity Financial Services. When this financial strategy meets all the needs of your client and their estate, you truly have done your job to the best of your abilities and fulfilled your fiduciary responsibility to that client.



*Thank you for your time and consideration!
We look forward to assisting you and your clients with their Life Settlement needs.*