

Life Settlements – every which way a win



A revolutionary approach for accessing the lucrative Life Settlements market

Trading Desk introduces one of the first online platforms to enable qualified individual investors to invest directly in individual life settlements or build a portfolio of individual policies that can deliver attractive returns in both rising and falling markets.

Trading Desk – Levels the playing field

Until now direct access to life settlements was an investment opportunity exclusively for professional investors and large institutions. Life settlements are one of the fastest growing investment vehicles among institutional investors throughout the US and Europe.

Now through Trading Desk, qualified investors can purchase individual policies too.

Trading Desk policies can deliver a **10% per annum absolute return** or substantially more when a policy matures earlier¹.

A Life Settlement is the term given to the sale of an unwanted or unneeded life insurance policy to a third party – usually a financial institution. The life insurance policyholder is paid a cash lump sum in exchange for transferring ownership of the policy to a third party, who pays all remaining premiums and then receives the life insurance benefit when the policy matures.

Trading Desk's winning formula

Fixed returns – Flexible options

Each policy pays a fixed return to the policy owner or beneficiary when the life insured dies. Trading Desk gives investors a choice of options for investing in this fixed return:

Choose a policy warranted to deliver a **10% absolute return per annum**² to maturity, confident in the knowledge that such policies are priced to be profitable up to twice EMD³. Even policies that mature well past the EMD typically provide an attractive return.



Or choose from a wider range of competitively priced policies. The competitive pricing of these 'Freestyle' policies, combined with the possibility of the policy maturing much sooner than expected can deliver to the investor a far higher level of annualized return.



Or take the fractional approach. A secure method of investing, with flexibility to invest in fractions of life policies, this allows the investor to obtain 'ownership'⁴ and beneficiary rights to a portion of the investment policy. It's an accessible and affordable way for the investor to access the

benefits of life settlements and gives them the opportunity to buy into a number of different lives consequently achieving true diversification with minimal investment.

10%
absolute return
per annum



**Fixed
returns –
Flexible
options**

tradingdesk



Whichever option you choose you'll benefit from Trading Desk's buying expertise which takes advantage of discounts in the market place to make policies available which deliver a fixed return at maturity.

"Life settlements are one of the fastest growing investment vehicles among institutional investors throughout the US and Europe."



Liquidity

Trading Desk provides a marketplace for individual Life Settlements and there

are no redemption fees. We're so confident in the value of these policies, we'll re-purchase at any time at a purchase price equal to that offered by a subsequent purchaser, which may be Trading Desk⁵. As a result, investors always have liquidity for their investment.



Low Risk

Trading Desk only supplies policies issued by life companies with B+

or higher ratings issued by A.M. Best, the leading rating agency for the insurance industry.



Low Volatility

Unlike securities, Life Settlements have a defined payout upon maturity. This payout

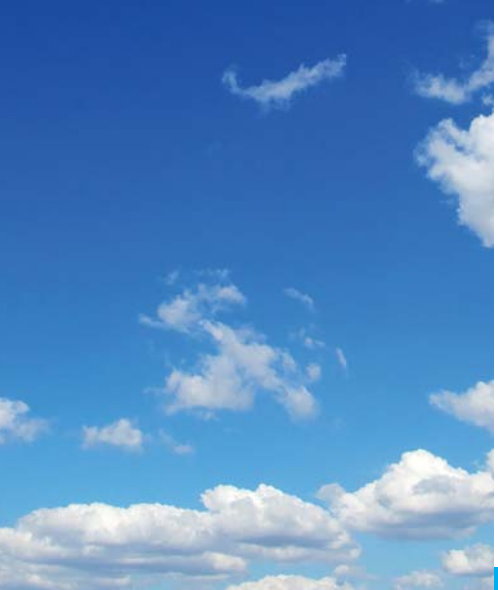
is projected predictably over time: the earlier the maturity event, the higher the payout.



Non-correlated

Life Settlements are non-correlated which means their performance is

generally independent of global capital markets, equities, bonds or property and unaffected by interest rate fluctuations.



What do I do next?

Trading Desk is only available via financial professionals.

Please contact your adviser who will be able to unlock this attractive investment market.





- ¹ As early maturity will increase the return on investment so late maturity will decrease that return
- ² Over the period defined by the estimated maturity date (EMD) and assuming policy maturity by such date
- ³ The calculation of the annual return is the face value (sum payable to the insured at death) less the total cost including premiums divided by the total cost and further divided by the number of years before the estimated maturity date (EMD). For example, a policy that costs \$100k including premiums with an EMD of nine years with face value of \$190k pays out an absolute return of 10% per annum if the policy matures at EMD
- ⁴ The investor 'purchases' the rights to be the beneficiary of the policy, but does not become the outright owner
- ⁵ Subject to the availability of capital.

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