

Longevity Capital Company Executive Summary

Business Overview

Longevity Capital Company is an alternative investment firm seeking to provide its shareholders with significant capital appreciation by acquiring and leveraging high-returning assets possessing non-correlated risk. The Company's product is a first-of-its-kind investment-grade rated bond called a YESbond™. The company is preparing to offer a series of these fifteen-year bonds to institutional investors. About half of the bond proceeds will be deployed to acquire existing life insurance using a proprietary underwriting system. To support the future premium payments, the rest will be invested into high-quality liquid assets and corporate loans to, and warrants in, promising growth companies. Longevity makes money from loan fees, management fees and warrants. It also profits after retiring the bonds.

The Prospect

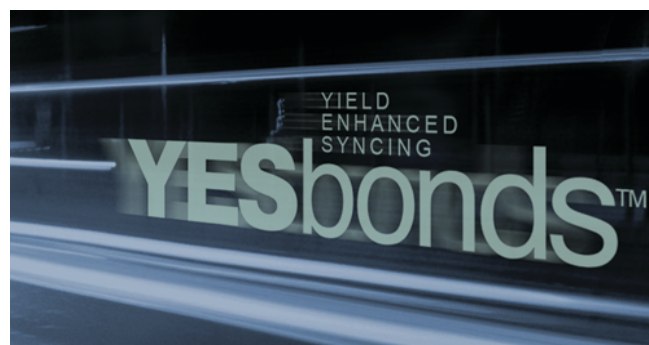
We believe that the portfolios of life insurance, loans and warrants will generate significant consistent cash flow and GAAP income for the company and its investors. Actuarial stress testing by top industry experts confirms that the cash flow from the insurance contracts should retire the YESbonds even when the growth company loan and warrants fail to perform. YESbonds are designed to yield nearly 9% annually before profits from warrants.

The Life Settlement Industry

A *life settlement* is the purchase of a life insurance policy from a policy owner—typically older than 72—who otherwise may allow the policy to lapse. By selling the policy, the policy owner receives cash that they otherwise would not receive. Our Company, meanwhile, purchases this asset at a discount to its ultimate value.

Today in the U.S., seniors over 65 own \$4 trillion of life insurance and if trends continue 90% of these policies will lapse and never pay a death benefit. These are typically *universal life insurance policies*, which were marketed as an alternative retirement investment. Universal life

policies have escalating premiums which are problematic for policy owners on fixed incomes. The policies frequently become unneeded, unwanted or financially burdensome. The *2016 Life Insurance Fact Book* reports that \$667 billion of individual policies lapsed in 2015. Longevity estimates at least 10% of those people could have benefited from a life settlement.



YESbonds™

Longevity Capital Company's first YESbond is rated BBB+ by Egan Jones Ratings Company and NAIC2 by the National Association of Insurance Commissioners. It is a senior-secured, collateralized 15-year bond, which pays about 50 basis points more than comparable corporate bonds. "YES" stands for Yield Enhanced Syncing bonds; "Syncing" because the bonds pay more interest when the investment portfolio performs well. This could add 600 additional basis points to the coupon raising it from 4% to 10% annually. YESbonds qualify as regulatory capital for insurance companies, the largest buyers of investment grade rated bonds.

Competitive Advantage

To aggregate life settlements, the Company employs a peer-reviewed and published process (intellectual property with a unique methodology). This proprietary selection and underwriting methodology assists us in the acquisition of policies that we believe will create above-average performance, thus generating repeatable non-correlated above-market returns. This selection system is called the *Longevity Cost Calculator* ("LCC"). Development of the LCC began in 1980

during the National Long-Term Care Survey. Over a 25-year period, algorithms were developed to evaluate consecutive five-year assessments of 32,000 seniors, predicting their actual-to-expected longevity. Again in 2014, the LCC demonstrated its ability to predict individual mortality in an Alzheimer’s study.¹ Longevity has exclusive use of the proprietary LCC and its proven synthesizing of over 30 million variables, for YESbonds. The LCC also enables accurate quarterly valuations that are compliant with new GAAP and IFRS mark-to-fair-value accounting standards for valuing Level-3 assets. Longevity’s pool, therefore, could report a large increase in book value within two years of pool aggregation.

The pool maintains a reserve of high quality liquid assets and only buys policies issued by highly rated life insurance carriers. The pool begins with roughly a 2:1 policy face-value to bond principal, yet the pool’s income from maturities should always exceed the interest requirement on the YESbond.

Loans and Investments for Promising Companies

Each prospective borrower will be a rapidly growing company that needs expansion capital.

Longevity provides favorable terms, which we believe will position us to finance superior growth opportunities in the market. Selection criterion include:

1. Companies with rapidly growing revenue requiring \$15 million or more for strategic expansion.
2. Experienced management with relevant sector knowledge, a history of success and a solid business plan.
3. A strong social and environmental ethic.
4. Ability to support interest payments and repayment of principal within ten years.
5. High potential for a significant liquidity event within five years.

Range of Expected Returns for Investors in our Company

Our Company is a fee-for-service sponsor of YESbonds™ and earns fee revenue from each bond. The Company receives loan interest and potential gains from warrants in promising early-stage companies. In addition, excess cash flow accumulates when the life settlement portfolios perform better than the worst-case mortality scenario we used to secure our first investment grade bond rating (BBB+).

Longevity Capital Company and SPV Bond Issuers Base Case Scenario - Proforma ¹

(USD, 000 Omitted Except Per-share Data)

Bond SPVs	2018	2019	2020	2021	2022
Cumulative Bonds Issued	\$ 1,200,000	\$ 2,700,000	\$ 4,700,000	\$ 6,700,000	\$ 8,700,000
GAAP Earnings	296,624	1,011,330	1,328,960	2,019,379	2,376,904
Longevity Capital Company					
Revenue	23,350	33,583	52,781	64,572	77,003
Expenses	12,800	16,450	20,400	20,600	20,800
EBITDA	10,550	17,133	32,381	43,972	56,203
EBITDA per Share	0.70	1.14	2.16	2.93	3.75
Consolidated					
Book Value	329,958	1,354,823	2,709,364	4,763,480	7,184,784
Book Value per Share	\$ 22.00	\$ 90.32	\$ 180.62	\$ 317.57	\$ 478.99

(1) The Company’s Base Case assumes a mortality rate better than the 2014 VBT but less than the increased mortality expected by selecting policies using the Longevity Cost Calculator. The Base Case assumes that the loans and investments in emerging companies will return only 75% of the principal and interest due. The projections are based on 15 million shares outstanding, whereas the company currently has approximately 8.7 million fully diluted shares.

¹ <https://www.ncbi.nlm.nih.gov/pubmed/24064468>

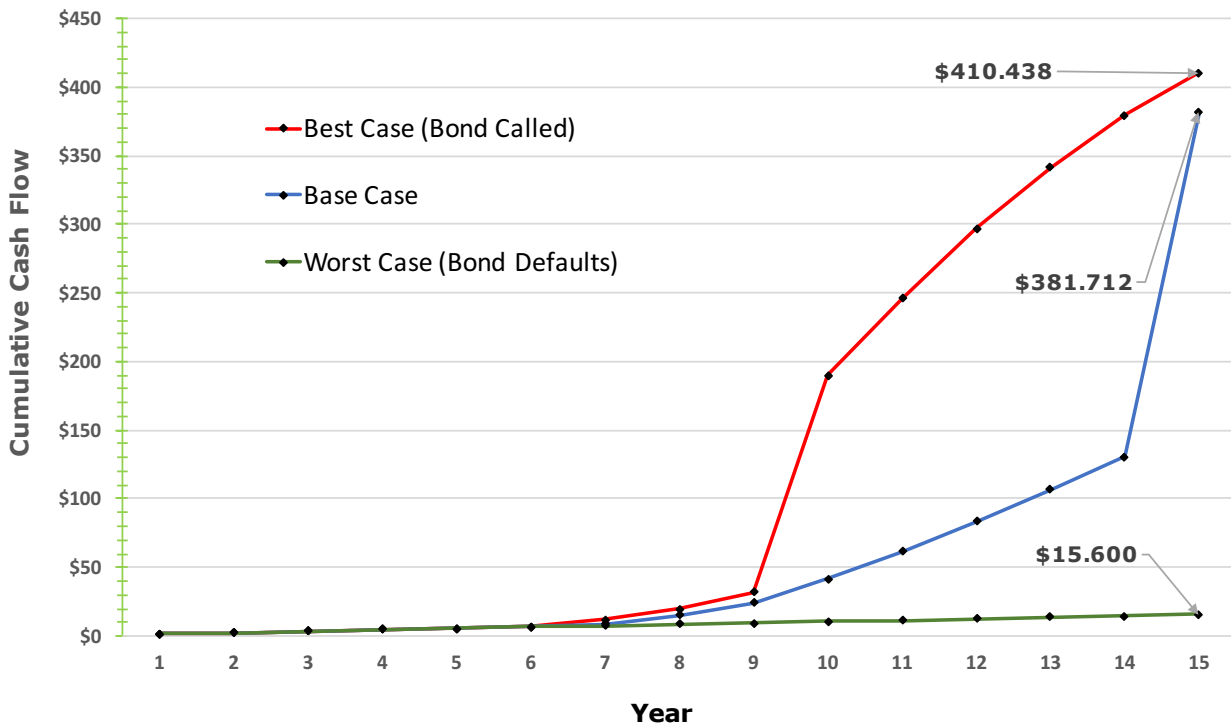
After setting aside reserves for bond interest, life insurance premiums and operating costs, plus a bond sinking fund to repay bond holders, any cash balance is "free cash." Annually, 10% of Free Cash can be distributed to the Company. When the YESbond is paid off, the remaining cash is then distributed to the Company.

SPV Free Cash Scenarios

The graph below shows three Longevity Capital Company cumulative free cash scenarios calculated for a single \$200 Million YESbond. This does not include an estimate for potential

warrant-exercise profit. The Base Case assumes 75% recovery of the corporate loan principal and interest. The bond is called in year-8 in the Best Case. The Base Case assumes some positive effect from the Cost Calculator. The Worst Case assumes the Cost Calculator does not work at all and instead, a 98% continuing tail expectation from a 1000-run Monte Carlo study of a model portfolio. It also assumes a failure of the borrower to pay any interest or principal and no recovery from sale of collaterals. The YESbond defaults in year-15.

Free Cash - \$200 Million YESbond™
(in millions of US Dollars)



Liquidity Plan

The company will consider all appropriate liquidity and capital raising possibilities. The use of such

funds would be working-capital and bond-rating enhancement.

After reviewing more than 200 scientific papers citing the term "fintech," the most comprehensive scientific study on the definition of fintech concludes that "fintech is a new financial industry that applies technology to improve financial activities."²

² Schueffel, Patrick (2017-03-09). "Taming the Beast: A Scientific Definition of Fintech". *Journal of Innovation Management*. 4 (4): 32–54. ISSN 2183-0606
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Extended Team

Longevity Specialty Finance (LSF), Peter M. Mazonas, CPA, CGMA and CEO. Longevity Specialty is a team of Life Settlement professionals who have managed successful Life Settlement PE Funds.

LEAD LIFE SETTLEMENT PROVIDER

Life Settlement Financial (LSF) – Pete DeRooy, founder and former CFO of Life Equity. Twenty-five years as a leader in the life settlement industry. LSF is licensed in several states and has 50 cumulative years of life settlement experience, originating over \$5 Billion of LS. LSF, on behalf of the Longevity Capital Company, the Sponsor, will select more providers where LSF will employ its underwriting system for purchasing life settlements nationwide.

CASH MANAGER

ALM Advisors, Jeff Rollert, President and Managing Director. Rollert has 30 years of experience managing cash with an emphasis on credit strength. He has managed both investment grade and high yield public mutual funds.

SYNCING FUND MANAGER

Nexus Risk Management, Charles Gilbert, President and Founder. Mr. Gilbert has 25 years in the life insurance industry with a particular focus on dynamic hedging programs, asset/liability management and enterprise risk management.

ADVISORS

Sadis & Goldberg – Bond Counsel

Matheson – Irish Counsel

Actuarial Risk Management, an independent member of the BDO Alliance USA – SLS Pool Structuring and Advising

TRUSTEE (Indicated)

Wilmington Trust, lead life settlement custodian and administrator

FINANCIAL ADVISOR

Ziegler and Company, a Chicago based institutional Broker Dealer

Longevity Capital Company Executives

Steve Marzocco, Strategy and Team

Over 35 years founding and leading a diverse range of companies, non-profits and turnarounds. He leads a global consortium developing HUMANITY Certified™, a standard for Sustainable Inclusive Capitalism.

John A. Beyer, Jr., Biz Dev and Strategy

Over 3 decades of senior-level leadership, including CEO and COO positions in leading technology and finance companies, both nationally and internationally. John is a Cofounder of Longevity.

James N. Hansen, Quantitative and Transactions

Over 37 years of leadership in securities and business development with extensive expertise in financial modeling. Jim is also a Longevity Cofounder.

David E. Archibald, Investments and Diligence

Over 35 years of experience in the institutional investment field as a senior portfolio manager of fixed income, alternative fixed income funds and equities; managing director of private equity; and research director.

Daniel B. Larkin, Biz Dev and Diligence

Over 35 years of varied senior experience in mineral and petroleum resources. Mr. Larkin is responsible for the identification of resource clients and participation in due diligence on all clients.

Peter S. Oberdorf, Operations & Communication

Over 30 years of strategic brand development and marketing communications with extensive experience in senior-level management.

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SAFE HARBOR STATEMENT

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