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Longevity coverage now available to mitigate extension risk in life settlement portfolios

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November 18, 2009 – New York, New York – [Risk Capital Partners](#) (RCP) today announced that it has structured longevity extension coverage in cooperation with a leading European P&C and Life carrier rated A- by S&P. The product addresses investor requirements to lock in a sum certain at a future maturity date. Although similar protection had been offered in the past by a credible Lloyd's syndicate, in recent years few reputable carriers have been willing to offer a suitable product. Instead, most investors have found that longevity extension products have been limited to highly suspect entities attempting to exploit irrational investor demand.

Risk Capital Partners, a risk specialist in the life and property casualty arena, has spent the past six years evaluating and debunking purported longevity extension products while attempting to develop longevity coverage with credible insurers. RCP's multi-disciplinary set of skills and expertise includes: tax and accounting related to insurance products; actuarial and underwriting for both life and property casualty non-traditional products; investment banking related to

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insurance securitizations and a keen ability to develop new risk transfer products that meet a pressing market condition on behalf of leading insurance providers.

The terms of the RCP LE product will offer flexibility to meet investor return requirements. However, the basic construct may be summarized as follows: the insured has the option at life expectancy + 1 or 2 years to transfer ownership of (or assign proceeds from) a life settlement policy to the insurer for a claim equal to some percentage of the face value of the life insurance policy. Furthermore, a Commitment of Coverage can be procured prior to the actual binding of coverage, allowing investors to acquire policies after receiving assurance that LE coverage is available.

About Risk Capital Partners

Risk Capital Partners (RCP) is a boutique insurance consultancy and brokerage that specializes in modeling actuarial data, developing complex underwriting pitch books and brokering insurance policies for clients who seek to mitigate unconventional risks. We are unique due to: Our exclusive focus on the mitigation and placement of complex risks; Our proven track record developing unique risk transfer products that enable complex transactions; Our extensive network of senior level contacts among property & casualty carriers, life carriers, re-insurers and financial markets; Our continuous efforts to research and develop new risk transfer vehicles to unlock hidden financial value; Our unparalleled risk finance knowledge, skills and credibility with insurers; And our integrity and commitment as a boutique firm to serve our clients to the best of our abilities.

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