



LIFE SETTLEMENT DISCLOSURE

Because your life insurance policy is a variable policy it is subject to oversight by the Financial Industry Regulatory Authority and the United States Securities and Exchange Commission. As part of the oversight process, a broker-dealer is involved in the any securities transaction. The Leaders Group is the broker-dealer for the representative with whom you are working.

To help the government fight the funding of terrorism and money-laundering activities, Federal law requires The Leaders Group to verify your identity by obtaining your name, address, and a government- issued identification number. In certain circumstances, The Leaders Group may obtain and verify this information with respect to any person(s) authorized. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required.

Legal Name of Individual, Trust, Business, Partnership, or Organization			Insured Name <i>(if owned by a trust)</i>	
Street Address			Mailing Address <i>(if different)</i>	
City	State	Zip	Date Established <i>(MM/DD/YYYY)</i>	Net Worth <i>(of trust, estate, etc.)</i>
Phone	Tax ID Number <i>(SSN if Sole Proprietor with no TIN)</i>	State Organized	Type of Account <i>(i.e. Trust, Corporate, Pension Plan, 401k, etc)</i>	
Name of Authorized Individual		Additional Authorized Individual		
Title <i>(i.e. Trustee, CEO, Executor, etc.)</i>		Title <i>(i.e. Trustee, CEO, Executor, etc.)</i>		
Email Address <i>(required)</i>		Email Address <i>(required)</i>		
Auth. Individ. ID#:	EXP:	ISSUED BY:	TYPE: DRIVERS LIC. PASSPORT MILITARY ID GREEN CARD STATE ID	
Additional Auth. Individ. ID#:	EXP:	ISSUED BY:	TYPE: DRIVERS LIC. PASSPORT MILITARY ID GREEN CARD STATE ID	

A life settlement is a complicated transaction. Do you fully understand the nature and effect of the transaction including:

- You are selling or assigning the rights to your life insurance policy's death benefit to a third party
- Possible income tax effects
- Possible effect on state or federal needs based benefits and aid
- Possible decreased ability to purchase life insurance in the future

Yes No

Do you acknowledge that you have been encouraged to seek financial and/or legal and tax advice if you have questions on such effects?

Yes No

Reason life insurance is no longer needed: _____

Planned use of proceeds (for suitability oversight purposes): _____

Have beneficiaries been informed of the sale?

Yes No

THE LEADERS GROUP, INC.

Life Settlement Disclosure

According to the USA PATRIOT ACT (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001) we must verify the identity of every customer opening an account with The Leaders Group, Inc. Therefore, you will be asked to furnish documents suitable for verification. These include registered articles of incorporation, government issued business license, a partnership agreement or a trust instrument for a corporation or trust. We may also use third party sources such as government lists or consumer reporting agencies to verify identity.

Privacy Policy

The Leaders Group, Inc. and TLG Advisors, Inc. do not sell personal information about our clients to anyone. We will not share personal information about our clients with other companies unless we need to share the information in order to provide a product or service a client has requested. Unless we tell clients otherwise, these other companies do not have the right to use clients' personal information obtained from our firms in any manner beyond what is required to provide a client's requested product or service. Our firms limit the collection of personal information to what is necessary to administer our business and to deliver our products and services to our clients. We do reserve the right to disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to perform necessary credit checks or collect or report debts owed to us, to protect our rights or property, or upon reasonable request by the sponsor or provider of a product in which you have chosen to invest. Listed below is the information we do collect and how we use that information: Forms you fill out to interact with our companies such as: New account forms; agreements; contracts; questionnaires and miscellaneous forms. The forms may request personal information such as your telephone number, mailing address, financial information, employment information, investment objectives and financial needs, for example. How we use this information: To conduct business with you. At no time do we sell your information or share it unless necessary to conduct business with you.

Protection of Client Information

Our firms' policies require that employees with access to confidential client information may not use or disclose the information except for business use. Access to client information is restricted to our employees, representatives and agents with a business reason for access to such information. We safeguard information according to established security standards and procedures and train our employees and representatives to understand and comply with these protections.

Changes to Firm Privacy Policies

From time to time the firms may update their privacy policies. All new clients will receive the firms' most current privacy policy upon entering into an agreement or opening an account with the firms.

Business Continuity Statement

The Leaders Group, Inc. is responsible for creating and maintaining business continuity plans for all of its businesses. In the event of a business disruption, we have plans designed to allow us to continue operations of critical business functions, such as entering of client orders, completing securities transactions and providing clients access to their cash and securities. We accomplish this in part by: Relocating impacted businesses to designated recovery locations; Using redundant processing capacity; Designing our technology and systems to support the recovery processes for critical business functions; Using business and technology teams that are responsible for activating and managing the recovery process; Adopting a communication plan to ensure Leaders Group employees receive emergency notifications and instructions via a variety of sources; Rehearsing our recovery procedures and testing those procedures on a regular basis. As part of our plans, The Leaders Group, Inc. has identified the applications that are critical to each of our departments. With regard to client assets, nearly all market-traded securities are held in central depositories (such as the Depository Trust Co.) or with custodian banks, rather than in physical certificates. Ownership of the securities is reflected on a book-entry record-keeping basis with our custodian banks or depositories' participants, maintaining on their records the beneficial ownership positions of their customers. This structure is recognized worldwide as providing investors with an unsurpassed level of liquidity and security for the assets they choose to custody with major financial institutions. Although we have taken significant steps to develop and implement sound business recovery plans, we cannot guarantee that systems will always be available or recoverable after a disaster or significant business disruption. However, we believe that our planning for such events is robust and consistent with many of the best practices established within the industry. Any material changes to the above information will be available upon request.

I, the undersigned, understand that in accordance with the USA PATRIOT ACT, The Leaders Group, Inc. must verify my identity. I have provided identification requested and understand that other methods such as consumer reporting agencies or government sources may also be used. I verify that the information listed herein is accurate and that it is true and correct.

The information contained herein is confidential and The Leaders Group, Inc. will only use the information herein as outlined in The Leaders Group, Inc. and TLG Advisors, Inc. Privacy Statement and the e-mail address will only be used for The Leaders Group, Inc. to contact me.

Agreement to Arbitrate Controversies

All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

The arbitrators do not have to explain the reason(s) for their award.

The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

The rules of the arbitration forum in which this claim is filed, and any amendments thereto, shall be incorporated into this agreement

Arbitration proceedings must be commenced by service upon the other party of a written demand for arbitration or a written notice of intent to arbitrate.

The award of the arbitrators or a majority of them, shall be final and a judgment may be entered thereon.

Any arbitration proceedings relating to this agreement shall be conducted in Colorado.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

I consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by The Leaders Group, Inc. during the course of my relationship with you.

By signing this agreement, undersigned acknowledges and agrees in advance to arbitrate any controversies which may arise with The Leaders Group, Inc. as stated on this page.

X _____	_____	_____	_____
Signature of Authorized Individual	Date	Name	Title/Organization
X _____	_____	Registered Representative Name (Print)	
Registered Representative Signature	Date		