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CURRICULUM VITAE

Selected Summary

- M. Bryan Freeman is the Founder, President and Managing Member of Habersham Funding, LLC, an Atlanta-based licensed life settlement provider company that does business nationally and internationally. Habersham Funding may be found on the web at www.habershamfunding.com, www.lifsettlementforecast.com or www.youcansellyourlifeinsurance.com.
- Bryan was recognized as one of the “Ten Most Influential People in Life Settlements” for two years running. This honor was announced for the 2008 List in the April 2009 edition of the *Life Settlement Review* and, again for the 2009 List in the April 2010 edition.
- He has been a licensed life insurance agent for 31 years and has been engaged in the life settlement industry since 1989 making him among the first people in the world to transact a life insurance settlement. He previously founded and sold a national life settlement brokerage firm.
- Bryan was the Co-Chairman of an International Life Settlement Trade Mission sponsored by the Life Insurance Settlement Association and the European Life Settlement Association held in three cities across Europe – London, Luxembourg City and Zurich – starting on February 23, 2010 and ending on February 26. The Trade Mission presented a multi-national, fact-filled event in a coordinated effort with European interests in life settlements.
- In June 2006, Freeman completed an unprecedented fourth term as President of the Life Insurance Settlement Association (“LISA”). At the same time, Freeman assumed the position of Vice President, Government Affairs for LISA allowing him to concentrate on legislative and regulatory affairs for the life settlement industry. He previously served as board secretary and, later, treasurer. In the Spring of 2010, he was re-elected to a sixth term on the Board. Since July 2008, he has served as the head of the Best Practices Committee to update and strengthen the requirements of membership and the self-regulatory functions of the LISA. The LISA is an Orlando, FL-based non-profit trade association founded in 1994 to serve as a national resource center, providing information about life settlements. The LISA, with approximately 155 member companies, is the industry’s premier national trade organization that represents a broad spectrum of companies engaged in or providing services to the life settlement industry.

- Freeman was honored by the Georgia House of Representatives for his long service and contributions to the life settlement industry and life settlement regulation on March 2, 2006. See www.legis.state.ga.us/legis/2005_06/fulltext/hr1649.htm
- Freeman was honored by the Georgia Senate, on March 23, 2006, for his pioneering spirit, expert standing, leadership position and positive advocacy for the betterment of the lives of countless individuals by use of their life insurance in innovative financial planning. See www.legis.state.ga.us/legis/2005_06/fulltext/sr1250.htm
- Freeman has served as a consultant and/or expert witness on life settlements for the law firms of:
 - Lionel, Sawyer & Collins, PC, Las Vegas, Nevada (AI Credit Corp v. William Gohres et al in the US Federal Court in the Northern District of Nevada);
 - Snell & Wilmer, LLP, Salt Lake City, Utah (Mansfield Corp, Mansfield Trust and Mansfield Viatical Management, Inc. Debtors in the US Bankruptcy Court for the District of Utah Central Division);
 - Ashe, Rafuse and Hill, LLP, Atlanta, Georgia (Stamps v. Charles Prater et al in the US District Court for the Northern District of Georgia, Atlanta Division);
 - Snell & Wilmer, LLP, Las Vegas, Nevada (Richard MacDonald, Sr. et al v. Julian Movsesian et al in District Court, Clark County, Nevada); and,
 - Rugge, Rosales & Associates, P.C., Albuquerque, New Mexico (currently serving as a consultant in a life insurance premium finance-related lawsuit).
- Selected Public Policy Testimony:
 - Freeman testified for the life settlement industry before the NAIC's Life Insurance and Annuities (A) Committee Interim Meeting and Public Hearing held in New York City on Wednesday, May 3, 2006 entitled, "Premium Financing of Life Insurance, Life Settlements, and the Relationship with State Insurable Interest Laws." Freeman testified at the June 11, 2006 NAIC Life "A" Committee meeting as a follow-up to the previous New York meeting.
 - He testified for the life settlement industry before NCOIL's Life Insurance and Financial Planning Committee in Savannah, GA on Friday, March 2, 2007 after which NCOIL voted to pass a resolution asking NAIC to delay final consideration of the NAIC's new controversial, proposed Viatical Settlement Model Act.
 - Freeman testified, representing the life settlement industry, in most of the early anti-STOLI public policy-making events.
- Freeman presented for Bear Stearns & Company a webcast program entitled, "Life Settlements: The Other Side of the Story" on May 17, 2006 which was attended by executives of life insurance companies, institutional investors in life insurance companies and large private investors.
- He hosted the Life Settlement Leaders Roundtable for the National Underwriter at the Buckhead Club, Atlanta, Georgia on October 4, 2006. And, he was chosen to participate in the National Underwriter's Life Settlement Leaders Roundtable held in

Miami Beach on March 23, 2007, in Nassau, Bahamas on October 11, 2007 and in Washington, DC on May 14, 2008.

- Bryan is a founder and a member of the Board of Private Bancshares, Inc. and the Private Bank of Buckhead, a bank holding company and bank in Atlanta that serves wealthy individuals, professionals, business owners and businesses with \$50 million or less in annual revenues as its major business concentration. As of April 2010, Private Bank of Buckhead has \$150,000,000 in Assets.

Biography

An insurance and settlement industry veteran, M. Bryan Freeman originally began his insurance career over 31 years ago and established his first insurance agency 3 years later. In 1989 he transacted his first life insurance settlement for a client and soon thereafter was regularly helping people receive cash settlements for their life insurance. Bryan rapidly came to focus almost exclusively as a broker for life settlements, with many of his clients' policies coming as referrals from insurance and financial professionals.

In 2001, building on his experience in the secondary market for life insurance, Freeman established Habersham Funding LLC, a nationally licensed life settlement provider, which provides funds for settlement transactions.

In his role as President of Habersham, through his prior brokerage company and as the President of the LISA, Freeman is a frequent guest speaker on life settlements and related topics. He regularly authors and is quoted as an expert in articles in consumer and trade publications. Freeman has developed training for both consumers and practitioners, focusing on financial planning for the seriously ill, settlement solutions for high-net-worth individuals, and other topics.

He developed the pilot financial component for the American Cancer Society's ongoing training for people living with cancer. Also, he wrote and taught the financial segment, "Designing Your Financial Future, Now That You Have One," of AID Atlanta's pioneering series entitled "Reconstruction." The Reconstruction seminar series was used as a model by social service agencies and others all across the United States and Canada for financial education of those re-gaining health and re-entering life from AIDS disabilities. It was funded by the National AIDS Foundation and Hoffman-LaRoche, Inc.

His training development work also includes certified continuing education programs for insurance and financial professionals, accountants, attorneys, case managers, physicians and nurses.

In 2006, he founded the Life Settlement University (LSU). LSU is designed to educate financial professionals from insurance agents and insurance company home office employees, regulators, attorneys, accountants and legislators about the true value in life settlements and to

cut through propaganda and misinformation. Life Settlement University may be found on the web at www.lifeselementuniversity.com .

Freeman and his staff have been actively involved in the development of responsible regulation and legislation of the life settlement industry since its inception. His activism helped federal employees and veterans gain the right to transact settlements and cleared the way for tax-free treatment for some settlements. Freeman has testified before many different state legislative committees, the National Association of Insurance Commissioners and the National Conference of Insurance Legislators on numerous occasions and provided information for an exploratory sub-committee of the US Congress. He served on the joint insurance-viatical industry Technical Resource Advisory Group advising the Viatical Settlement Working Group of the NAIC. His expertise in the life settlement industry is recognized internationally.

An article that Freeman authored entitled, “Lurking Pitfalls: Due Diligence in Life Settlement Transactions” published in The Journal of Structured Finance in the Summer 2007 issue won the International Association of Business Communicators / Atlanta Chapter’s 2007 Golden Flame Awards Silver prize in the category of Feature Writing. The feature was part of a special issue of the journal which focused on an emerging area of structured finance and the best practices in due diligence that must be employed in the successful purchase of life settlements as investments.

In his 20 years in the settlement industry, Freeman has been involved in the purchase and sale of life insurance policies with a total face value of over \$2,000,000,000. He was educated at The Darlington School and The Georgia Institute of Technology (Georgia Tech). Bryan attended the Community Bankers Association of Georgia’s Bank Directors’ College, a part of the Community Bankers University.

Publications Authored

M. Bryan Freeman has authored or co-authored a variety of articles and papers about insurance and the viatical & life settlement industry. These include:

Title	Publication/Date	Author/Authors
Increasing Client Awareness: It’s Never Too Early to Bring Up Life Settlements	Agent’s Sales Journal, March 1, 2010	M. Bryan Freeman
The 2010 Industry Outlook: Experts speak out on the future of your business	Agent’s Sales Journal, December 29, 2009	M. Bryan Freeman
Life Settlements & Estate Planning	Agent’s Sales Journal, October 2009 – Estate Planning Selling Guide	M. Bryan Freeman and Adam S. Hicks, JD
Life insurance good asset for consumers	Atlanta Journal Constitution, September 20, 2009	M. Bryan Freeman and Stephen B. Wilkins

Tackling the Cost of Health Challenges	HealthNewsDigest.com, April 28, 2009	M. Bryan Freeman
Why You Need to Know about 'Life Settlements'	ResourceNation.com, February 2009	M. Bryan Freeman
The 2009 Industry Outlook: Experts' Predictions on Market Performance in the New Year - Life Settlements	Agent's Sales Journal, January 2009	M. Bryan Freeman
Don't forget Boomers	InsuranceNewsNet Magazine, May 2008	M. Bryan Freeman
Choosing a beneficiary for your life insurance	WhatHappensNow.com, April 2008	M. Bryan Freeman
Life settlements for pro athletes	Overtime Magazine, March-April 2008	M. Bryan Freeman
Steer clear of trouble – How to distinguish a true STOLI from a life settlement	Agent's Sales Journal, March 2008	M. Bryan Freeman
Life settlements: Not just for permanent policies anymore	Agent's Sales Journal, March 2008	M. Bryan Freeman
Life settlement forecast 2008: Growth, but no major changes in California	California Broker, February 2008	M. Bryan Freeman
Accountants encounter life settlements	The Business Edge (Michigan Association of Certified Public Accountants), February 2008	M. Bryan Freeman
Spend It Wisely: Why you should care about life settlements	Sharp By Design (.com), February 2008	M. Bryan Freeman
Insurance – tackling the costs of serious illness	WhatHappensNow.com, November 2007	M. Bryan Freeman
Bankers need to know about life settlements	BankingCrossing.com, October 2007	M. Bryan Freeman
The cash option: Life settlement offers solution to financial challenges	Liver Health Today, July-September 2007	M. Bryan Freeman
Your changing life – insurance	Hitched.com, August 2007	M. Bryan Freeman
Lurking Pitfalls: <i>Due Diligence in Life Settlement Transactions</i>	The Journal of Structured Finance, Summer 2007	M. Bryan Freeman
Life Settlements: The Future Looks Strong, the Market Solid	California Broker, June 2007	M. Bryan Freeman

Life Settlements and Group Life: Paying for Health Care, Retirement, and More	Agent's Sales Journal, March 2007	M. Bryan Freeman
Reinvigorating the Gift of Life Insurance	Groupmembersonly.com, November 2006	M. Bryan Freeman
Live and Give for a Win-Win-Win	ProducersWEB.com, August 22, 2006	M. Bryan Freeman
State Legislative Action in the Life Settlement Market	The Voice of the Industry: Life Settlements Value to the Consumer, August 2006	M. Bryan Freeman
Life Settlements: State of the Industry	ProWebRadio.com, May, 2006	M. Bryan Freeman
Life Settlements: State of the Industry	ProducersWEB.com, May 17, 2006	M. Bryan Freeman
Producer's Guide to Life Settlements: How to Recognize and Avoid Potential Pitfalls and Scams	Agent's Sales Journal, March 2006	M. Bryan Freeman
Choosing a Qualified Life Settlement Provider	California Broker, February 2006	M. Bryan Freeman
Invigorate Your Book with Life Settlements: More Agents Offering Option as Secondary Market Evolves	Agent's Sales Journal, Florida Edition, September 2005	M. Bryan Freeman and B. Andrew Plant
Life Settlements Enter the Mainstream	National Underwriter (Life/Health Edition), September 19, 2005	M. Bryan Freeman
Life settlements then & now	Senior Market Advisor, May 2005	M. Bryan Freeman
Opportunities Abound as Life Settlement Industry Matures	ProducersWEB.com, May 7, 2003	M. Bryan Freeman
A Financial Option for People with Hepatitis C (and other health challenges)	HepC-connection.org/newsletter, March/April 2003	M. Bryan Freeman
Viatical Settlements are Still an Option	AIDS Survival Project and TheBody.com, September 2001	M. Bryan Freeman
Viaticals – Good Investment or Bad PR?	gfn.com, May 17, 1999	M. Bryan Freeman
Insurance for life	Atlanta Journal-Constitution, January 5, 1996 (op-ed pages)	M. Bryan Freeman
Know the benefits of your benefits	Today's Caregiver, September/October 1997	M. Bryan Freeman and Mark King (King was at the time)

		with AID Atlanta, one of the largest AIDS service organizations nationally)
Living Longer and Paying For It	Conference Proceedings, American Public Health Association (national annual meeting), November 1998	M. Bryan Freeman and Mark King (King was at the time with AID Atlanta, one of the largest AIDS service organizations nationally)
New health care law (HIPAA) gives people a much-needed boost	Southern Voice, September 12, 1996	M. Bryan Freeman
Viatical industry changes with crisis	Southern Voice and other Window Media newspapers, on and around January 30, 1997	M. Bryan Freeman
‘Quality of Life’ Insurance: Viatical-Settlement Firm Arranges Payments of Benefits to the Living	Atlanta Buckhead, June 1998	M. Bryan Freeman
Understanding viatical settlements	Continuing Care, February 1998	Denise H. McClinton, with M. Bryan Freeman, Nancy Cane, Carole Fiedler and Doug Head (McClinton is an editor of the magazine; Cane and Fiedler also are industry participants; Head is executive director of the life settlement industry association)
Alternatives to Viatical Settlements	Caring Magazine, March 1997	M. Bryan Freeman
For your health and your finances – Making an informed choice	Mid-Towne Messenger, November 1996	M. Bryan Freeman
Veterans deserve access to viatical settlements	Atlanta Business Chronicle, August 23, 1996	M. Bryan Freeman
Viatical Settlements: Help when you need it	Venus Magazine, June 1996	M. Bryan Freeman
Viatical settlements should be tax free	Southern Voice, January 11, 1996 (op-ed pages)	M. Bryan Freeman
Insurance: A New Look for Today’s Needs	Atlanta Executive Network, July 1994	M. Bryan Freeman
Viatical settlements: What case managers should know	The Case Manager (Journal of Case Management), September/October 1999	M. Bryan Freeman and B. Andrew Plant
You shouldn’t have to worry about money	Stressfree Living, June 1999	M. Bryan Freeman

Publications in Which Mr. Freeman or Habersham Funding, LLC is Mentioned or Quoted

Additionally, Freeman has been interviewed for numerous articles on insurance and life settlement topics. Some of these include:

Title	Publication/Date	Author/Authors
Regulators Should License Servicers, Some Market Players Say	The Life Settlements Report, May 6, 2010	Donna Horowitz
LISA Elects Three New Board Members, Returns Three Incumbents	The Life Settlements Report, May 6, 2010	Donna Horowitz
LEs, Mortality and Privacy Fraud Need More Monitoring, LISA Panels Warn	Life Settlement Review, May 2010	Jim Connolly
Fraud and Privacy Need More Monitoring, LISA Panels Warn	Life Settlement Review / News Flash, May 1, 2010	Jim Connolly
LISA Welcomes New Board Members	Life Settlement Review / News Flash, April 30, 2010	Jim Connolly
People In The News	Atlanta Business Chronicle, April 30, 2010	Editorial Staff
LISA Elects Three New Board Members, Returns Three Incumbents	The Life Settlements Wire, April 30, 2010	Donna Horowitz
2009 List: Ten Most Influential People in Life Settlements	Life Settlement Review, April 2010	Jim Connolly
BVZL Conference Examines Major Life Settlement Issues	Life Settlement Review, April 2010	Jim Connolly
FSA's Call For Better Practices Echoes Changes Trade Mission Speakers Say Are Already Happening	Life Settlement Review, March 2010	Jim Connolly
Final Day of Trade Mission Looks at Days Ahead	Life Settlement Review, March 2010	Jim Connolly
Providers See Opportunity to Share Benefits with Sellers	The Life Settlements Report, February 4, 2010	Maria Brosnan Liebel
Goldman Sachs Exiting Life Settlement Market	The Life Settlements Report, February 4, 2010	Donna Horowitz
Slow Recovery Expected: Capital not seen returning	The Life Settlements Report, January 21, 2010	Donna Horowitz

until Q2 at soonest		
Industry Forced to Get Serious About Privacy	The Life Settlements Report, December 17, 2009	Maria Brosnan Liebel
Intermediary Fees Take Center Stage	The Life Settlements Report, November 5, 2009	Donna Horowitz
Some seniors are raising eyebrows as they raise cash by selling insurance policies	Pittsburgh Post-Gazette, Business Section, October 1, 2009	Tim Grant
Market Players Firing Staff, Consolidating	The Life Settlements Report, August 20, 2009	Donna Horowitz
Firm Using Life Settlements to Collateralize PIPES	The Reverse Merger Report, July 2009	Josh Sisco
Habersham Hires Hicks as General Counsel	The Life Settlements Report, July 16, 2009	Donna Horowitz
Policy Loans Could Compete With Settlements: For Now, Loans Hindered by Tight Credit	The Life Settlements Report, May 7, 2009	Donna Domino
Newsmakers	Atlanta Journal Constitution, May 3, 2009	Bill Hendrick
People / Atlanta: Weekends hold treasure trove for bargain-hunting executive	Atlanta Journal Constitution, April 25, 2009	H. M. Cauley
2008 List: Ten Most Influential People in Life Settlements	Life Settlement Review, April 2009	Daniel Jimenez
Synthetic Life Settlements: An Opportunity for Investors	Agent's Sales Journal, April 2009	Heather Strickland, Associate Editor
New Competition in Life Settlement Market?	Agent's Sales Journal, April 2009	Heather Strickland, Associate Editor
2009 Guide to Life Settlements: Economy, Industry Forces Influence Life Settlement Market	Agent's Sales Journal, March 2009	Christina Pellett, Managing Editor
Life Settlements: Putting the Pieces Together	Advisor Today, March 2009	Lynn Vincent
Georgia Life Settlement Legislation Passes House Committee	The Life Settlements Report, February 20, 2009	Donna Horowitz
Distressed Portfolios Flood The Market: Some Are Worthless,	The Life Settlements Report, February 5, 2009	Donna Horowitz

Buyers Say		
A new look at your old life policy	A.M. Best – Consumer Insurance Center Website, 2008	Meg Green, Consumer Editor
Life Settlements Fund Targets Swedish Pension Funds	The Life Settlements Report, October 20, 2008	Donna Horowitz
Governor Vetoes California Life Settlement Bill	The Life Settlements Report, October 16, 2008	Donna Horowitz
Habersham Executive Heads LISA’s Best Practices Committee	The Life Settlements Report, July 31, 2008	Editorial Staff
Provider Habersham Gets New Mexico License	The Life Settlements Report, July 3, 2008	Editorial Staff
“Everything Is Getting Better”	Life Settlements supplement to the National Underwriter (Life/Health Edition), June 23, 2008	Edited the National Underwriter Editorial Staff
Habersham Funding Hires Training and Development Director	The Life Settlements Report, June 19, 2008	Editorial Staff
How Long Do Life Settlement Transactions Take to Complete?	Settlement Watch, The National Underwriter Company, June 4, 2008	Matt Brady
Closer look at Metro movers and shakers: My Favorite Web Sites – M. Bryan Freeman	Atlanta Journal-Constitution, May 25, 2008	AJC staff, editors
LISA Elects Board Members	The Life Settlements Report, May 20, 2008	Editorial Staff
Credit Crunch Dampens Demand for Policies: Maturing Market, Public Policy Concerns Also Slow Sales	The Life Settlements Report, May 15, 2008	Donna Horowitz
Ohio Demands Provider Information on Short Notice	The Life Settlements Report, May 15, 2008	Donna Horowitz
Word of mouth advertising online & off: How to spark buzz, excitement and free publicity for your business or organization	(Book), Atlantic Publishing Company, April 2008	Lynn Thorne
The Key to Security: Is key-man insurance right for your small business?	Catalyst Magazine, April 2008 (<i>online and print</i>)	Collette McKenna Parker

Everything You Ever Wanted to Know about the Insurance Industry: An Insurance Profile on M. Bryan Freeman. President and Managing Member of Habersham Funding	InsurCrossing.com. March 2008	Robin Salisian
Business toolkit: Want to find a few good salespeople?	Wearables and wearablesmag.com, January 2008	James Sturdivant
Supreme Court Declines to Rule on Life Partners Case	The Life Settlements Report, December 6, 2007	Donna Horowitz
Larry King Lawsuit Expected to Spur Interest in New Legislation: Maryland Broker Denies Breach of Fiduciary Duty	The Life Settlements Report, November 15, 2007	Donna Horowitz
Habersham Funding Gets Viatical License in New York	The Life Settlements Report, November 15, 2007	Donna Horowitz
“We’re Going To Survive. We’re Going To Prosper.”	Life Settlements supplement to the National Underwriter (Life/Health Edition), November 12, 2007	Edited the National Underwriter Editorial Staff
Industry News	The Life Settlements Wire, November 2, 2007	Editorial Staff
Life Settlement Player Gets New York License	National Underwriter (Life/Health Edition), November 6, 2007	Editorial Staff
Glitches in North Dakota Life Settlements Law: Problems Bode Ill for Proposed National Law	The Life Settlements Report, November 1, 2007	Donna Horowitz
Provider Expands Fall Class Offerings	The Life Settlements Report, October 4, 2007	Donna Horowitz
Life Insurance Strategies Test Insurable Interest Regulations	The Life Settlements Report, September 20, 2007	Susan Romero
Policy Loan Proposal Piques Industry Interest	National Underwriter, (Life/Health Edition), September 10, 2007	Jim Connolly
Legislators’ Group Opposes Five-Year Ban on Settlements	The Life Settlements Report, July 19, 2007	Donna Horowitz
Secondary Life Market Player Gets California	National Underwriter, (Life/Health Edition), May	Editorial Staff

License	17, 2007	
Regulators and Legislators Duke it Out Over Model LS Law: Winning Model Act Up in the Air	The Life Settlements Report, May 3, 2007	Donna Horowitz
Are Today's Battles Déjà Vu All Over Again?; The Struggle Over Investor-originated Life Insurance Goes Back to the Early 90s	Life Settlements supplement to the National Underwriter (Life/Health Edition), April 30, 2007	Jim Connolly
An Industry Confronting Struggles On Many Fronts	Life Settlements supplement to the National Underwriter (Life/Health Edition), April 30, 2007	Edited the National Underwriter Editorial Staff
Life settlement producers come a long way; obstacles remain	Agent's Sales Journal, March 2007	Christina Pellett
NCOIL Tells NAIC To Slow Down On Life Settlements	National Underwriter, (Life/Health Edition), March 5, 2007	Jim Connolly
NCOIL Votes to Pursue Its Own Life Settlement Model	National Underwriter, (Life/Health Edition), February 5, 2007	Jim Connolly
Freeman ('77) helps found Atlanta Bank	Darlington Magazine, Winter 2007	Editorial Staff
Private Bank of Buckhead opens December 12	North Fulton Times, December 12, 2006	Editorial Staff
Buckhead insurance provider first in state to receive license	Northside Neighbor, December 6, 2006	Leslie Prall
Habersham Gets Georgia License	National Underwriter, (Life/Health Edition), November 15, 2006	Editorial Staff
Where The Life Settlement Business Is Now – And Where It's Going	Life Settlements supplement to the National Underwriter (Life/Health Edition), October 30, 2006	Edited the National Underwriter Editorial Staff
New bank's leaders graduate from 'Director's College'	October 24, 2006	Editorial Staff
At the Table: Life settlement roundtable	National Underwriter, October 9, 2006	Steve Piontek
The Inversion of Morals in Markets: Death, Benefits, and the Exchange of Life Insurance Policies	Graduate Thesis, University of California, Berkeley, Department of Sociology, August 11, 2006	Sarah Quinn

Push to Amend NAIC Viatical Settlement Model Advances	Best's Insurance News, September 12, 2006	Editorial Staff
LISA Chooses Officers	National Underwriter, (Life/Health Edition), June 28, 2006	Editorial Staff
Cantor Eyes Life Settlement Exchange: Firm will attempt to create liquidity in controversial, complex market with massive potential.	Investment Dealers Digest, June 26, 2006	Editorial Staff
Push for 100% Excise Tax Roils Life Settlement Arena	Investment News.com, June 19, 2006	Gary S. Mogel
Consumer Advocates, Insurers Weigh In on Life Settlements	National Underwriter, (Life/Health Edition), June 19, 2006	Jim Connolly
Developments in Life Settlement Regulation	Focus on the Insurance Industry, Foley & Lardner, LLP, Summer 2006	Jennifer K. Schroeder
Fight Vowed If Settlement Halt Advances	National Underwriter Online News Service, June 9, 2006	Jim Connolly
LISA Finds Life Settlement Brokers Want Payment Disclosure	TheInsurancePolicy.com, May 24, 2006	Andrew Smyth
ACLI Board Votes to Seek SOLI Excise Tax; Life Settlement Firms Decry Plan to Tax Stranger-Owned Life Insurance	National Underwriter (Life/Health Edition), May 22, 2006	Jim Connolly
LISA Studies Comp Disclosure	National Underwriter Online News Service, May 22, 2006	Jim Connolly
ACLI Board Votes to Support SOLI Excise Tax	National Underwriter Online News Service, May 16, 2006	Jim Connolly
The Life Settlement Education Gap	Insurance Marketing, May 2006	Christina Pellett
NAIC Hearing Gets Earful on Premium Financing Issue	National Underwriter, (Life/Health Edition), May 8, 2006	Jim Connolly
Pricing Death: Analyzing the Secondary Market for Life Insurance Policies and its Regulatory Environment	State University of New York - SUNY at Buffalo, April 22, 2006	Sachin Kohli
Association Lauds FASB	Market Wire, April 4, 2006	Life Insurance Settlement

Decision on Valuation of Life Settlement Contracts		Association press release
*569 A New Model For Identifying Basis in Life Insurance Policies: Implementation and Deference	Florida Tax Review, 2006	University of Florida; Mitchell M. Gans, Jay A. Soled
LISA Weighs In On Insurable Interest	National Underwriter, (Life/Health Edition), Breaking News, March 14, 2006	Jim Connolly
Life Settlements Poised for Growth: Producers Guide to Life Settlements	Agent's Sales Journal, March 2006	Nancy Maline, Editor
"A Big Step Up"	Best's Review, February 2006	Ron Panko
Growth of Life Settlements Tied to Accountability	BestWire Services, November 21, 2005	Ron Panko
Research Report – Update on Life Partners Holdings, Inc.	Taglich Brothers, Inc., November 17, 2005	John Nobile of Taglich Brothers, Inc.
Life Settlements Hit the Web: A New Development in What is Becoming a Major Market	National Underwriter, (Life/Health Edition), September 19, 2005	Allison Bell
Term life insurance policies marketable	Northwestern University Medill News Service, August 10, 2005	Jeffrey R. Lee
NAIC Resolution On Investor-Owned Life Affirms Insurable Interest	National Underwriter, (Life/Health Edition), June 20, 2005	Jim Connolly
Settlement Industry Leaders Testify at NAIC Meet: VLSAA President, Executive Director Talk about Insurable Interest	Business Wire, June 10, 2005	Viatical and Life Settlement Association of America press release
Life Settlement Group Re-Elects Officers	National Underwriter, (Life/Health Edition), June 8, 2005	Editorial Staff
Study spurs clash on settlements	National Underwriter (Life/Health Edition), May 30, 2005	Jim Connolly
Get better rates and coverage by refinancing your life insurance	Bankrate.com, March 16, 2005	Jenny McCune
Life Settlement Player Enters Sunflower State	National Underwriter (Life/Health Edition),	Editorial Staff

	February 25, 2005	
Life Settlement Player Enters Magnolia State	National Underwriter (Life/Health Edition), February 16, 2005	Editorial Staff
Life Settlement Player Enters Free State	National Underwriter (Life/Health Edition), February 4, 2005	Editorial Staff
The Viatical and Life Settlement Industry: New Perspectives for Actuaries	A Marketing Research Project Report for the Society of Actuaries, 2003	Teresa R. Winer, FSA, MAAA
Viatical Group Works on Accountability Standards	National Underwriter, (Life/Health Edition), December 19, 2003	Marcella De Simone
Life settlement association seeks to step up accountability standards	National Underwriter (Life/Health Edition), September 29, 2003	Marcella De Simone
Cash for caregiving through viatical settlements	Chicago Caregiver magazine, December 2002	Doug Head
Viatical industry growing despite problems	The Atlanta Business Chronicle, April 26, 2002	Charles Davidson
Is there room for viaticals?	Best's Review, April 2002	Ron Panko
New Georgia-based life settlement company has begun buying policies	BestLine and other A.M. Best publications, on and after December 31, 2001	A. M. Best staff
Cash for your life insurance: A positive option for those facing serious illness	The Phoenix newspaper, May 1999	Cindy L. Abel
'Quality of Life' Insurance: Viatical-Settlement Firm Arranges Payments of Benefits to the Living	Atlanta Buckhead, June 1998	Catherine Harris
Death futures scrutinized in Alabama	The Wall Street Journal, May 20, 1998	Carrick Mollencamp
Cash in before you cash out	The Metropolitan Spirit, May 1, 1997	C.M. Bittenbinder
Classes help AIDS patients move on	Associated Press item, including local publication in Athens Daily News, May 4, 1997	Tara Meyer, Associated Press
Insurers widen scope of death settlements	The Detroit News, February 9, 1997	Lynn Waldsmith
Viatical settlements get boost from new tax law	Atlanta Business Chronicle, November 8, 1996	Brendan Murray
Viatical settlements drying up for PWAs?	Etcetera magazine, August 2, 1996	Rob Nixon
Life-insurance settlements	The Macon Telegraph,	Jodi White Palmer

offer some relief to the terminally ill	January 28, 1996	
Medical Matters: Paying for destructive lifestyles	Business Atlanta, January 1989	Maxine Rock

Subject-specific briefings authored by Freeman

Freeman also has authored a series of consumer- and practitioner-focused bulletins over the years (which have been revised numerous times, in keeping with the rapidly changing industry). He recently reformulated these as a book and is seeking a publisher interested in a viatical and life settlement primer, which would be the first of its kind. The bulletins/chapters focus on a wide range of subjects, including:

- Viatical settlements, history and concept
- Medical Information Bureau, fact & fiction
- A state-by-state guide to viatical & life settlements
- Your options during serious illness: Six steps toward financial stability & prosperity
- All life-threatening illnesses/conditions qualify for settlement (viatical & life settlements aren't just for HIV/AIDS)
- Credit management
- Entitlements: Qualifying for and managing your public benefits (such as SS and SSI)
- Cash from life insurance: Viatical settlements versus Accelerated Death Benefits
- FEGLI (Federal employees life insurance)
- Tax-free viatical settlements (Some settlements may qualify for tax-free treatment)
- VGLI (Veterans life insurance)
- Critical information about HIPAA legislation (portability and such)
- Important information about your privacy (How the Gramm-Leach-Bliley Financial Services Modernization Act of 1999 applies to the settlement industry)
- Settlements for Seniors
- Glossary of insurance and settlement terms
- The parameters of settlements (Who qualifies for a settlement?, Who bears the cost of a settlement, etc.)
- Settlement scenarios (Vignettes representing a variety of viatical and life settlement cases, settlement alternatives, lessons learned - cautions and pitfalls, etc.)
- Is this legal? (Licensing and regulation, investment in the industry, etc.)
- The business of settlements (The roles various professionals play in viatical and life settlements, how institutions from banks to benefit management companies to business brokers have discovered and applied settlements, etc.)
- Resources for further information (insurance industry organizations, web resources, etc.)
- What about your broker-dealer's response that life settlements constitute a security? (For practitioners)
- Do you owe your client a fiduciary duty to inform them about this option? (For practitioners)
- Life settlement solutions for your clients (For practitioners)

Selected Speaking Engagements

Freeman has spoken about life settlements in over 175 speeches to a wide variety of consumers and professionals through professional groups and other service organizations, including:

- Society of Actuaries Investment Symposium, New York City, March 22, 2010, presented “Mortality Risk Management – Solutions in Longevity Derivatives”
- The Financial Planning Association’s annual conference in Anaheim, CA on “Life Settlements as a Financial Planning Tool” on October 11, 2009
- The International Forum’s annual meeting in Orlando, FL on January 16-20, 2010
- The Life Settlements Conference 2009, Las Vegas, NV – September 16, 2009 - speaking with co-presenter Lee Barry, Assistant Commissioner, Office of Consumer Protection Services, New Jersey Department of Banking and Insurance on “Fraud in the Life Settlement Market”
- 2008 Compliance Conference, Life Insurance Settlement Association, Las Vegas, NV
- Zweitmarkt Lebensversicherung: Perspektiven, Entwicklungen und Ertragspotenziale Fachkonferenz (*Trans.* The Secondary Market for Life Insurance: Perspectives, Developments and Profit Potential Expert Conference), Frankfurt, Germany, December 13, 2005
- Bundesverband Vermogensanlagen im Zweitmarkt Lebensversicherungen e.V. (*Trans.* Federal Association for Investments in the Secondary Market Life Insurances, registered association; German life settlement association), Hamburg, Germany, April 2005
- Absolutely Positive
- AID Atlanta
- AID Gwinnett
- AIDS Survival Project
- American Cancer Society
- American Heart Association
- American Public Health Association, Annual Meeting and Exposition
- Area Geriatric and Alzheimer’s Associations, Choices and Challenges of Caregiving
- Atlanta Association of Insurance and Financial Advisors – Education Expo 2001
- Atlanta Chamber of Commerce
- Brain Injury Association of Georgia
- Case Management Society of Georgia
- Chicago Claim Association
- Community Health Nurse Coordinators
- Dekalb Medical Center HIV/AIDS Conference
- Georgia Academy of Family Physicians, 7th Annual CME Weekend
- Georgia Academy of Family Physicians, Southeast Family Medicine Meeting
- Georgia Academy of Family Physicians, 50th Annual Scientific Assembly and Exhibition
- Georgia Association for Continuing Care

- Georgia Association of Home Health Agencies, Annual Meeting
- Georgia Association of Insurance and Financial Advisors – Area Leadership Conference
- Georgia Association of Insurance and Financial Advisors – 66th Annual Convention
- Georgia Continuing Health Education Program (Veterans Administration) Annual Conference on HIV/AIDS
- Georgia CHEP's Death & Dying Conference
- Georgia CHEP's Exploring the Journey to Life's End Conference
- Georgia Department of Human Resources, Elderly Legal Assistance Program
- Georgia Gerontological Society, Inc.
- Harris Cancer Center of Georgia Baptist Medical Center
- HIV/AIDS Social Work Conference (Boston College Graduate School of Social Work)
- Investors' Summit on the Secondary Life Market, New York City, Financial Research Associates – Co-Chair of the Event
- Life Insurance Settlement Association (on numerous occasions all across the country)
- The Life Settlements Conference 2008, Las Vegas, NV, Deal Flow Media
- Medical Association of Georgia
- Medical Case Management Convention (Mosby Pharmaceutical)
- National HIV/AIDS Housing Conference
- National Association of Insurance and Financial Advisors chapter and subchapter meetings, including: the Georgia Chapter's Annual Meeting, Atlanta, Atlanta South Association, Cartersville, Carrollton, Cobb County, Columbus, Dalton, Decatur, DeKalb County, Macon, Northwest Georgia and Riverdale sub-chapters
- National Association of Insurance and Financial Advisors, Georgia/Alabama joint Annual Conference
- National Lesbian and Gay Health Conference, Annual HIV/AIDS Forum
- Oncology Nurses Society
- Promina Gwinnett Health System
- Society of Actuaries and PRMIA Investment Symposium, New York City
- Society of Financial Service Professionals, Southeastern Symposium
- South Carolina STD/AIDS Conference
- Southeast Public Employees Retirement Systems Forum, 2nd Annual, Atlanta , GA
- Southeastern Association of Area Agencies on Aging
- Southern Gerontological Society
- University of North Carolina, Coastal HIV/AIDS Conference

Audiences for these presentations included: Consumers who are affected by serious illness and are concerned about their finances, physicians and non-physician health care professionals, health care administrators & benefits administrators, elder care providers, hospice workers, attorneys, social workers & case managers, insurance agents/producers, financial advisors/planners, high-net-worth consumers who want to explore the viatical or life settlement option for financial planning purposes, bankers and similar financial professionals who see the settlement option as a potential tool for their customers who may be at risk of

default on personal or business loans, business brokers who need creative options for life insurance policies involved in business sales and mergers, and trust officers who are responsible for the best interests of their clients.

Bryan has shared the stage with such notables as Stephen Leimberg, JD; Joseph P. Borg, Director of the Alabama Securities Commission; John Oxendine, Commissioner, Georgia Department of Insurance; Julie McPeak, Commissioner, Kentucky Department of Insurance; Senator Ralph Hudgens, Chairman, Georgia Senate Insurance and Labor Committee; Doug Head, Executive Director, Life Insurance Settlement Association; Emmanuel Modu, head of Structured Finance at A.M. Best Co.; Michael Harwood, Vice President and Chief Actuary, MetLife; Lee Barry, Assistant Commissioner, Office of Consumer Protection Services, New Jersey Department of Banking and Insurance, among others.

Additionally, Freeman has moderated the national semi-annual meetings of the Life Insurance Settlement Association for the Fall of 2002, Spring 2003, Fall 2003, Spring 2004, Fall 2004, Spring 2005, Fall 2005 and Spring 2006. (In addition to moderating the national conferences, he has participated as a speaker on one or more subjects in the LISA's meetings consistently – normally making at least one presentation per semi-annual conference for over a decade.)