



America's Newest Asset Class

Most people invest in stocks, bonds and real estate either thru their 401k's, IRA's or through direct investments. **Stocks** because they would like a 10%-11% return. That's the average of the S&P 500 for the last 20 years. **Bonds** because they're safe and they're a hedge against volatility, but they come at a cost. The return is typically 4%-6%. And **Real Estate** continues on a downward spiral.

Let me introduce you to *America's Newest Asset Class* where you can receive similar safety as bonds, money markets and CDs. They provide the same type of hedge as a bond but here you don't have to sacrifice returns. With a proven double digit average track record, 14.7% annualized return to be exact. So you can see why this is becoming the favorite part of so many investors' portfolios.

Has the market scared you yet? If you were retiring today how would you feel? Have you been adversely affected? And if you could avoid the moody swings of the market how much further ahead would you be? There is an opportunity for powerfully high returns with absolutely zero market risk! Why would you put your money at risk if you do not have to?

Headlines as reported by:



Additionally here is information on the benefits of this program:

The Payoff:

So how do Life Settlements measure up to our panels' characteristics of an ideal investment?

Let's review:

SAFETY: On the risk continuum, Life Settlements offer the equivalent safety somewhere between money markets and investment grade bonds without exposure to market risk.

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SECURITY: LPI (a publicly held company) and their independent escrow agent, Dunnam & Dunnam are regulated by the **SEC**. LPI is regulated by the Texas Department of insurance. They are audited by Murrell, Hall, McIntosh & Co., PLLP and KPMG, PLLP respectively. LPI maintains an "arms length" policy for its investors so all policies and funds are held in trust. LPI does not touch the investor's money.

PERFORMANCE: Since the inception Life Settlements as structured by LPI has produced historic double digit returns. Past performance does not guarantee future results. However, this financial product has a battle tested track record through both bull and bear markets.

DIVERSIFICATION: Life Settlements are the **ultimate diversification** tool due to the fact that they are uncorrelated to the stock market, oil prices, interest rates and even terrorism. Life Settlements, as the cornerstone of any diversified portfolio, offers a hedge during economic downturns as well as during periods of market stability. Life Settlements serve as a better uncorrelated hedge than bonds and have the potential to generate double digit returns. They should be the **FOUNDATION** of every investor's portfolio.

In Closing: For many years Life Settlements were only available to institutional investors. Financial icons including Berkshire Hathaway, AIG, ABN AMRO, Merrill Lynch, Credit Suisse First Boston and Deutsche Bank have invested hundreds of millions in life settlements with the understanding that the return of their principal and return on their investment are the **Contractual obligations** of highly rated insurance companies. Their pursuit of this market is related to the degree of **PROTECTION** and the **AVOIDANCE** of **Market and Economic Risk**. These institutions involvement provide immense credibility because of the level of due diligence they require of any investment before actually committing their own dollars. LPI presents the rare opportunity for an accredited investor to participate in the same asset class as major financial institutions.