



CAPITAL GROWTH PLANNING, INC.

Is Proud To Introduce

LIFE INSURANCE “CONTRACT-BACKED” SECURITIES

- To be Offered Through a Series of Structured Products -

Introducing

A NEW WAY OF INVESTING

Through A Life Insurance Based

- LIFE SETTLEMENT -

“Yield”

Producing Investment Structure

WHAT ARE LIFE INSURANCE “CONTRACT-BACKED” SECURITIES:

For most investors, a Life Settlement investment must mature or be sold before the true investment yield may be determined. In contrast, **Life Insurance “Contract-Backed” Securities (“LICBS”)** uses a structured life settlement transaction to build a current income producing revenue stream that generates a fixed **“Paid Current Yield”** distributed on a quarterly basis for as long as the **Insured** underlying the Life Settlement **Lives** and a return of principal when the insured dies. **LICBS** is a new life settlement, life insurance based contract-backed, “Yield” producing investment structure that is exclusive to Capital Growth Planning (“CGP”). For a complete due diligence document on LICBS, including a Locke Lord Bissell & Liddell legal opinion letter, you may contact the Company. The structured investment benefits of this product are as follows:

- **LICBS Assets** provide a current annual Yield (income) of no less than **6.00%**, paid to Investors on a quarterly basis. . .
- Taxable equivalent Yields of **8.50%** to **9.00%** for 10 years or more (based on composite age/gender of the Insured’s). . .
- Targeted Yields are based on, and backed by contracts issued by U.S. Life Ins. Companies, S&P “A” Rated or better. . .
- Above market Yields paid, when compared to other Yield assets, such as Treasuries, C.D.’s or Money Market accounts. . .
- Average maturities of **LICBS Assets** are 15 years (replacement assets may be structured for early maturities). . .

PROFESSIONAL SERVICE PROVIDERS (approved & available – if applicable):

Product Counsel:	Locke Lord Bissell & Liddell LLP
Non-equity Manager:	Insured Capital Management, Inc.
Trustee / Administrator:	Wells Fargo Bank N.A. or Christiana Bank & Trust Company
Paying Agent:	Wells Fargo Corporate Trust Services or Christiana Bank & Trust Company
Policy Servicer:	Maple Life Financial LEXSERV SM or Life Settlement Solutions, Inc.
Securities Escrow:	U.S. Bank N.A., Wells Fargo Bank N.A. or Christiana Bank & Trust Company
Life Settlement Escrow:	Wells Fargo Bank N.A. or Christiana Bank & Trust Company
Placement Agent:	Capital Growth Resources

STRUCTURAL DETAILS, PRODUCT APPLICATIONS & CONTACT INFORMATION:

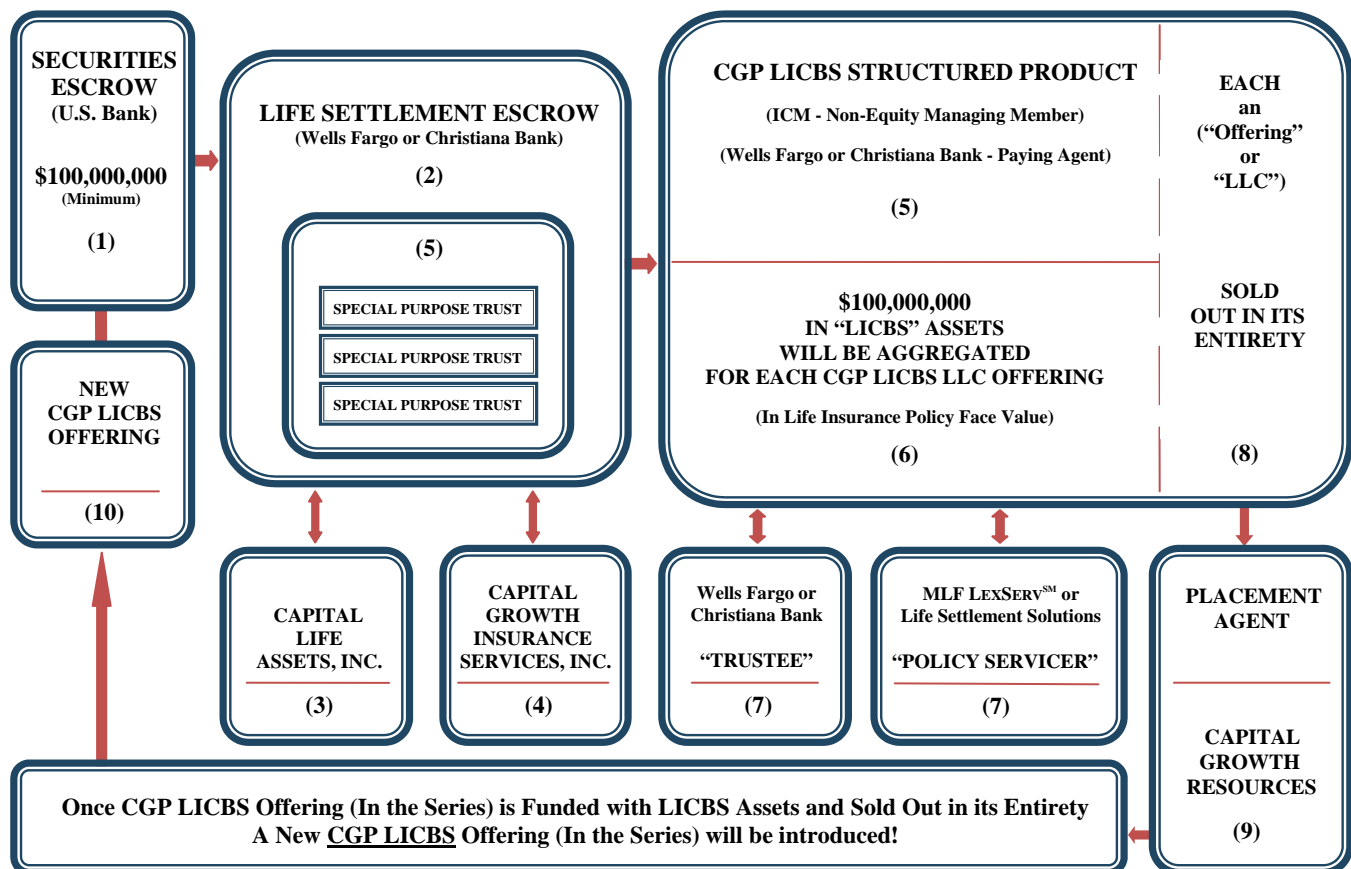
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LIFE INSURANCE “CONTRACT BACKED” SECURITIES – STRUCTURAL OVERVIEW



- (1) Insured Capital Management, Inc. ("ICM") will offer Membership Interests in a Limited Liability Company (each an "LLC") in a Series of CGP LICBS product offerings (each an "Offering"). Each Offering will fund the purchase of Life Insurance "Contract-Backed" Securities (the "LICBS Assets") producing a distributed yield of no less than 6.00% and will have combined life insurance policy face value equal to the total amount raised - \$100 Million minimum (each an "Offering Tranche"). Each Offering will be part of a Series of CGP LICBS product Offerings.
- (2) Funds may be invested directly (\$100 Million Minimum) under an investment partnership, private transaction, structured product, investment contract, or as a part of an Offering Tranche. Regardless, funds are deposited into a Securities Escrow with a federally chartered depository institution and once minimums are met the gross proceeds are transferred into a Life Settlement Escrow with Wells Fargo or Christiana Bank, to fund the purchase of multiple Special Purpose Trusts (each a "Trust"), the LLC's only assets. Until Trusts are purchased, escrowed funds will earn market rates. When acquired, each Trust will own an in-force, non-variable, life insurance policy contract (the "Policy") and a guarantee of income contract ("Income Contract"). Together the Policy and Income Contract, owned by the Trust, make up a "LICBS Asset" or collectively the "LICBS Assets."
- (3) ICM will contract with Capital Life Assets, Inc. (an affiliate) to acquire suitable Life Ins. Policies (S&P "A" or better) to meet the LLC's Policy criteria.
- (4) ICM will contract with Capital Growth Insurance Services, Inc. (an affiliate) to assist the Trusts in acquiring guarantee of income contracts, matching the LLC's yield criteria (net distributions of no less than 6.00%). Acceptable contracts will be those issued by U.S. Carriers S&P "AA" rated or better.
- (5) Once the Trust's ownership of the Policy & Income Contract is verified, the Life Settlement Escrow will close and the benefits of the Trust (the LICBS Assets) will belong to the LLC. ICM will contract with Wells Fargo or Christiana Bank to be the Paying Agent for each FUND (the "Paying Agent").
- (6) Each LLC Offering (in the Series) will purchase yield producing LICBS Assets (Trusts) until the amount of aggregated life insurance policy face value is equal to the gross invested dollars in LLC Membership Interests (\$100 Million in each Offering). Once attained, the LICBS Assets will provide each LLC with a fixed stream of income for the life time of each Trust (the average life expectancy of the Insured, underlying the Trusts is targeted at 15 years). The principal amount of the investment is returned as each life insurance policy, comprising the LICBS Assets, matures. Replacement Trusts (the creation of new LICBS Assets) may be structured for Policies/Trusts that mature, unless designed otherwise.
- (7) For each LLC, ICM will contract with Wells Fargo or Christiana Bank to act as the Trustee of each Trust held/owned by the LLC and will contract with a qualified servicer such as Maple Life Financial LEXSERVSM or Life Settlement Solutions, Inc. to act as the Policy Servicing Agent.
- (8) The Membership Interests in each LLC Offering will be sold in their entirety, either through a direct purchase, Investment Contract, or an Offering.
- (9) When a Securities Broker-Dealer is required, the LLC Offering will use the services of Capital Growth Resources ("CGR"), a FINRA Member Broker-Dealer & affiliate of ICM. Under a structured product partnership, CGR may co-place the securities or be silent, as per agreement.
- (10) Once an LLC Offering is sold in its entirety, a new CGP LICBS Structured Product - LLC Offering (in the Series) may be introduced.

Disclaimer: This is not an offer to sell, or the solicitation of an offer to purchase, securities. Any such offer may only be made through a direct purchase, investment contract, or Offering Memorandum. Insured Capital Management, Inc. ("ICM"), Capital Life Assets, Inc. ("CLA"), Capital Growth Insurance Services, Inc. ("CGIS"), and Capital Growth Resources ("CGR") are all wholly-owned subsidiaries of Capital Growth Planning, Inc ("CGP").