Qualified Settlement Fund

WITH

QSF 360™

Eastern Point
TRUST COMPANY™

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TRUST COMPANY™

EPTC's QSF administration services provide the only fully integrated solutions in the industry. The EPTC patented platform includes account set up, escrow trust administration, cash management, tax preparation and payments, disbursement adjudication and processing, as well as QSF closing.

QSF 360

The only “end to end” turnkey QSF escrow solution, administered by an experienced provider, that allows for QSF creation, approval, and operation in as little as one business day, for multi and single event/claimant cases.

Benefits include up to $125 million in FDIC coverage (per claimant), industry leading low fees, unmatched patented technology with instant access to transactional activity, documents and reporting, and increased asset safety—providing innovation and compliance.

Setup is quick and easy, taking your firm 15 minutes, or less.

COMPARISON	Eastern Point TRUST COMPANY™	OTHERS
Licensed provider*	✓	
Up to $125 million of FDIC coverage per claimant	✓	
Same-day distributions**	✓	
$500 creation & setup fee per QSF	✓	
Online document access & real-time reporting	✓	
Fidelity bond, E&O & general liability coverage	✓	
Structure & assignment friendly	✓	
Turn-key platform including Governmental Approval in as little as one business day	✓	

*Fiduciary and trustee services are only offered and performed in such jurisdictions in which Eastern Point Trust Company is licensed to provide such services and then pursuant solely to the terms of the associated governing documents.

**Received in good order, as administratively feasible.

Sample of Recognizable QSFs Administered by EPTC

EPTC has handled all or a portion of the below QSFs.

NOTABLE QSFs

- BP OIL SPILL/ DEEPWATER HORIZON
- INDONESIA JET CRASH FLIGHT 152
- AIR PHILIPPINES FLIGHT 531
- VW GROUP OF AMERICA INC (DIESEL CASE)
- MADOFF INTERNATIONAL RECOVERY FUND
- NFL SETTLEMENT
- Cuban Liberty and Democratic Solidarity
- Fibich Essure
- IVC Filter

What Is QSF 360?

QSF 360™ is a complete, online qualified settlement fund escrow service provided by Eastern Point Trust Company. With QSF 360, your firm can establish a QSF, pursuant to §468B, in as little as 1 business day. Better yet, it should only take your firm no longer than 15 minutes to design the QSF utilizing EPTC's online TrustWare™ system.

Once established, Eastern Point Trust Company oversees all QSF escrow administration, cash management, tax preparation, filing and payments, disbursement processing (from disbursements into your IOLTA to Claimant disbursement, if you choose), and even QSF closing. There is no need for you to draft documents, file petitions or go to court.

No advanced experience is needed to design the QSF, which means that your firm's paralegal or administrative personnel may quickly and easily use the system on your firm's behalf.

In short, QSF 360 is qualified settlement funds made easy.

Eastern Point's patented QSF escrow creation technology has been trusted by users from across the world to design escrow solutions of all sizes and complexities.

Patented Technology

TRUSTWARE™

The QSF 360 creation process, which takes your firm only 15 minutes or less, is driven by TrustWare.

Eastern Point's patented QSF escrow creation technology has been trusted by users from across the world to design escrow solutions of all sizes and complexities. By leveraging this patented technology, QSF 360 is the fastest and most cost-efficient service in the industry (see Pricing and Fees).

ONLINE PLATFORM

All of your firm's qualified settlement funds are organized in your dashboard. In one place, your firm can access IRS approvals, QSF documents, and administrative resources for each QSF. Its user-friendly design makes it easy to quickly access documents and create new QSFs. Users have 24/7 online access to all account data including position and transactional data. This online access allows for claimants to have real-time access to all of the QSF records, including but not limited to balances, positions, statements and all transactions.

Online access supports multiple QSFs with a single login, if appropriate. This option allows your firm, with a single login, to see each claimants' sub-account, the balance, and all transactions.

SINGLE & MULTI-CLAIMANT OPTIONS

Eastern Point offers support for both single-claimant and multi-claimant qualified settlement funds pursuant to Regs. § 1.468-1(c)(2).

Benefits include up to $125 million in FDIC coverage (per claimant), industry leading low fees, unmatched patented technology with instant access to transactional activity, documents and reporting, and increased asset safety—providing innovation and compliance.

Our Experience

WHAT WE DO

Eastern Point Trust Company is licensed to provide escrow/fiduciary services with over three decades of fiduciary experience.*

FIDUCIARY EXPERTISE

EPTC's staff is comprised of internationally recognized fiduciary and escrow experts that Federal and State courts regularly rely upon related to expert testimony, administration, and fiduciary matters. As a recognized leader in the industry, EPTC is a neutral QSF administrator who actively works with all attorney fee deferral platforms and carrier structured settlement platforms. EPTC doesn't offer or sell structured settlements.

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Our diverse expertise and experience consist of:

- ✓ Qualified Settlement Fund administration (QSF 360)
- ✓ Commercial escrow administration & services
- ✓ Reg A, A+, CF, D, S escrow administration & services
- ✓ Cross-border escrow administration & services

For 30 years, the commitment to our company values have shaped our services that focuses on client success first—a reason why our extensive institutional experience continues to grow across the board.

The EPTC Advantage

SAFETY AND SECURITY

Eastern Point provides the safety and security that comes from a licensed provider. Additionally, Eastern Point Trust Company provides the peace of mind that only comes from having an experienced QSF administrator.

COMPLIANT AND RISK AVERSE

With our independent internal and external compliance audit processes, Eastern Point provides an unmatched level of compliance and risk avoidance ensuring adherence to all applicable settlement terms, state, and federal requirements.

With a robust system of checks and balances, along with independent internal and external compliance audit processes, Eastern Point provides an unmatched level of § 1.468B-1 et seq. compliance and risk avoidance that ensures adherence to all relevant court, state, and federal requirements (including the Bank Secrecy Act), which provides our clients with the assurance of continual oversight that most other QSF administrators do not offer.

Eastern Point provides an unmatched level of § 1.468B-1 et seq. compliance and risk avoidance ensuring adherence to all applicable court, state, and federal requirements.

BENEFITS OF AN INDEPENDENT PROVIDER

Eastern Point is independent and offers no competing settlement, legal, or insurance products.

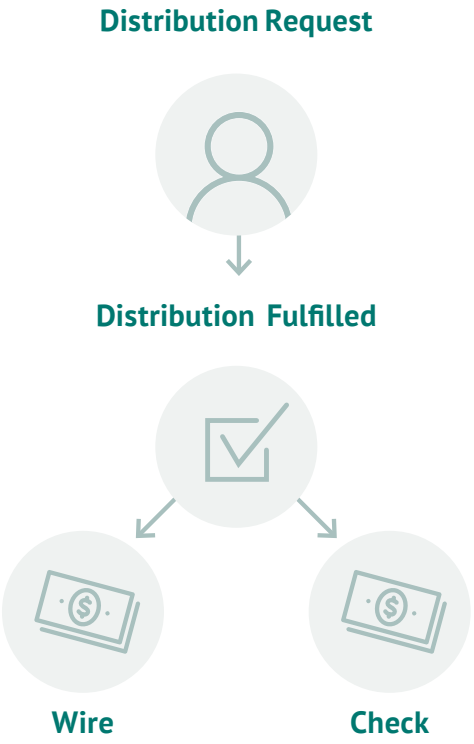
EPTC works with all attorney deferral fee platforms and carrier structured settlement platforms.

LEVERAGE YOUR QSF DURING NEGOTIATIONS

QSF 360 also provides your firm the ability to leverage your negotiations by creating a QSF before filing the case and making the QSF a party to the matter—or create the QSF during or after settlement negotiations. Finally, with QSF 360, qualified settlement funds can be used to your firm's advantage instead of being part of a time consuming and cumbersome process.

EFFICIENT DISTRIBUTION PROCESS

EPTC's patented technology allows it to provide the fastest distribution processing in the industry.



FINANCIAL INTEGRITY

Eastern Point provides support to QSF escrows of all sizes and maintains standing money market accounts with some of the country's biggest and most respected sub-custodians, banks, and financial institution networks with the ability to accommodate QSFs regardless of size.

Eastern Point maintains per event, per client primary, and umbrella coverages for liability, theft or missing funds, E&O, and cybercrime protection.

Bank deposits are FDIC insured to applicable limits.

Additionally, as a non-depository escrow agent, the risk of theft and misuse of funds is inherently lower as all assets are held directly by the respective custodian bank and verified by the respective custodian daily.

This structure provides the benefits of:

- ✓ Eliminating client risk from erosion of Eastern Point Trust Company's financial condition or discontinuing business
- ✓ Eastern Point Trust Company holds no funds as a deposit or comingles client assets with Eastern Point Trust Company assets

LIEN RESOLUTION

Eastern Point Trust Company is pleased to work with any lien resolution firm.

FDIC Insured Cash Accounts

The default QSF escrow holdings for all QSF 360 accounts is "cash" held in an FDIC-insured bank accounts (FDIC limits apply). EPTC offers a proprietary nationwide FDIC banking network to custody the assets and provide FDIC insured protection up to $125 million per claimant.

To learn more, contact us for a free consultation.

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EMAIL support@easternpointtrust.com
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Disclosure

Eastern Point Trust Company offers a variety of escrow, ministerial services, trust administration services, self-help support software, attorney support software, and document management systems, some of which offer companion self-service, automated software solutions. Fiduciary and trustee services are only offered and performed by Eastern Point Trust Company in such jurisdictions in which Eastern Point Trust Company is licensed to provide such services and then pursuant solely to the terms of the associated governing documents. Eastern Point Trust Company may act in a ministerial non-fiduciary capacity as escrow agent when applicable. As required by federal law related to "domestic trusts," fiduciary services related to "substantial decisions" shall be required to be independently performed by one or more co-trustees or affiliated or non-affiliated parties who are "United States persons." Fees charged are solely for ministerial services, trustee services, or licensing fees to access the self-help system, and fees are not drafting or document preparation fees. The content herein is provided as, and limited to, information and descriptions of the features and benefits of Eastern Point Trust Company's services, products, and requirements when applicable. This website is for informational purposes only and is not an offer to sell, a solicitation, or an offer to buy any security. Nor is the content here an offer to provide legal, fiduciary, or trust services. The information herein is not intended to be legal or investment advisory advice and should not be constructed as legal or investment advisory advice. Eastern Point Trust Company and its affiliated parties are not law firms, are not a lawyer referral service, and do not act as your attorney or investment advisor. Eastern Point Trust Company is not a substitute for the advice of an attorney or an investment advisor; as such, Eastern Point Trust Company does not provide any advice, explanation, opinion, or recommendation about possible legal rights, express any legal guidance on the matters contained herein, nor provide investment advice or management. As appropriate, seek the advice of an attorney if you have questions concerning legal questions, remedies, defenses, or options; or seek the advice of a licensed investment advisor related to trust holding(s) or investments. Eastern Point Trust Company and its affiliated companies are not broker-dealers and only forward your instructions to executing custodians/broker-dealers. Your accessing and utilizing this website constitutes your agreement to the Terms and Conditions shown herein. Please review the Terms and Conditions carefully, as they contain important information and disclosures and are legally binding. The terms of the applicable agreement, and the Terms and Conditions on the www.easternpointtrust.com website shall supersede and have precedent over any information provided for herein. You are solely responsible for protecting the privacy and security of your electronic communications (sent or received). Additionally, it is your duty to secure your systems, networks, devices, browsers, and communications systems and devices with anti-virus and malware protection and anti-breach security software. Any loss resulting from a breach of your systems, networks, devices, browsers, or communications systems and devices is solely your liability.

Pricing & Fees

ONE-TIME SETUP FEE	
One-Time Setup Fee	**$500** per QSF
Creation includes: QSF Document, Petition, Approval of QSF, Acquiring EIN, W-9 and Certificate of QSF.	
ANNUAL ADMINISTRATION FEE	
Annual Administration Fee	**$500** per QSF per calendar year
TAX FILING	
Tax Filing	**$150** per filing + $25 if payment due
Estimated Quarterly Payments	**$50** per payment due
TRANSACTION FEES	
Check or Online Additions	**Free**
DISTRIBUTION PROCESSING	
UCC / Bankruptcy Search	**$10** per search
(Waived if certification provided of No Liens / Bankruptcy)	
Distribution Check or Lien Resolution Payment	**$20** per check
Outgoing Wire Fee Domestic	**$40** per wire
Outgoing Wire Fee Foreign	**$75** per wire
Structured Settlement Purchase	**$100** per payment + distribution fee
Claw Back (Reversion) Distribution	**$250** per payment + distribution fee

Pricing & Fees

OPTIONAL DIRECT CLAIMANT DISTRIBUTION(S)	
Claimant Setup and First Distribution Check *(Includes Claimant Setup and 1099)*	**$50** per claimant

EXTRAORDINARY FEES	
Lost Distribution Check	**$35** per + bank fee
NSF Return Item	**$35** per + bank NSF fee
Purchase of Real Estate	**$1,500** per property
Change to Transaction Taxation Coding Request	**$50** per transaction
QSF Document - Bound & Mailed	**$50** per mailing
Overnight Courier and Certified Mail	**$25** + courier/postage cost
Extraordinary Requests or Requirements	**Starting at $125** per hour + out of pocket costs
Printed and Mailed Quarterly Statements	**$100** per annum
QSF Name Change and Required IRS Filings	**$500** per change
QSF Closing	**$100**

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