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Specializing in, both, open-ended investment funds and related private equity fund transactions, Carlisle Management Company considers itself to be a holistic alternative asset manager, assuming a wide range of tasks over the entire life cycle of the investment. Carlisle develops, initiates, implements and manages minimally correlated, yield-oriented and tax optimized investments specifically for institutional investors and financial intermediaries in the Life Settlements sector.

The core team at Carlisle has been working together for over a decade in various aspects of the industry. The experience and synergy that comes along with such an extended period of partnership has resulted in a seamless evolution for the direction of the company on both a micro and macro level of development. The company's proactive stance on internal improvement and its long standing relationships within each of its niche sectors, has allowed Carlisle to excel among its peers in product acquisition, portfolio management, and investment performance.

Carlisle has chosen Luxembourg, known as one of the most stringent domiciles for alternative asset managers and alternative investment vehicles, as its headquarters due to the high quality of structures and the transparency this provides with a strong foundation to target and service our global client base.

Having grown rapidly to represent a widely diversified investor base, ranging from multi-billion dollar institutions to the most respected private banks and investment management firms in the global investment community today, Carlisle has been found enormous success in 2015 as a management company.

Along with high levels of growth, the company's hard work and planning from the past several years are reflected in the performance of the current year thus far. Carlisle, and its investment vehicles, has been honoured multiple times in 2015, serving to validate the company's dedication into retaining our competitive advantage.

Carlisle's 3rd quarter has been spent focusing on strengthening an already well-structured pipeline of new investments and assets, while also focusing on the evolution of regulation within the alternative asset sector. The final quarter of the year is providing us with the opportunity to finish the year forcefully while preparing for the challenges and trends we see happening in 2016. Taking a very proactive stance with regards to the never ending changes in the marketplace, Carlisle, as a company, recognizes the necessity to stay one step ahead of the changes in industry in flux, both from an operational and regulatory standpoint.

In order to retain our competitive advantage, the company makes it a point to implement new management strategies and protocols, long before it is viewed as an industry standard. Carlisle utilises market-to-market valuation systems as well as independent service providers to furnish a more accurate and transparent representation of assets, spearheading this industry trend. When paired with tax compliant, regulated investment structures in one of the most stringent regulatory domiciles, this provides a fully transparent investment product to investors, who are seeing constant changes in their own regulatory frameworks and guidelines for investment. As the global financial infrastructure continues to interlink and evolve, Carlisle has also

engaged in a global legal and strategic review to pre-empt any changes that may affect our global client base.

At Carlisle, our dedication to our clients; is our top priority. Whether it is in terms of ensuring a seamless interaction with the company, providing a proper allocation strategy or simply by creating products that meet their tax and regulatory requirements, the needs of the client are our main concern. Always operating with the best interests of our clients at heart,

The management team at Carlisle encourages an open dialogue within ranks of the organisation, understanding that each individual contributor's daily involvement can be used to identify, and thereby address, the elements and changes that will shape the future of the company, its business, and the investment performance for its clients. For Carlisle, focusing on the future of the business depends heavily on keeping a watchful eye on current market trends at all times. As the popularity of the life settlement asset class grows, more and more investors seek involvement and the basic principles of supply and demand have begun to drive yields in a downward trend. Carlisle's proactive nature is key to identifying periods of pressure and adjusting acquisition strategies accordingly, in order to stay out in front of market movements. Longstanding relationships with asset providers are continuously strengthened, allowing Carlisle to retain the open lines of communication necessary to track the true heartbeat of the market.

Attention to detail and complete transparency are two of the major keys to a successful deal. When these are combined with a time tested and trusted set of advisors in which to work on a deal with, the result will be well structured transaction with a consistent level of quality and full alignment of interests. A deal is only as good as the people who are involved in it, which is why Carlisle is very selective of its deal partners and advisors.

Carlisle is looking forward to a strong finish in 2015 and an even stronger year in 2016. As Carlisle experiences growth, the company's focus moves forward to stay appraised of the ever-changing marketplace. As more and larger institutions are attracted to the benefits of the life settlement asset class, downward pressure on pricing will continue unless the supply side is rebalanced. Supply side depends very heavily on consumer education as well as a wider footprint for acquisitions which is why Carlisle remains very active within the supply community through participation in industry association campaigns, roundtable discussions and senior education initiatives. By seeking to promote better education within the industry Carlisle can help ensure that quality sourcing remains robust and yields remain predictable. Carlisle continues to strive to strengthen the partnerships we have formed with our service providers and our investors in order to keep us at the forefront of our industry for the foreseeable future.