Qualified Settlement Fund WITH
QSF360™

Eastern Point Trust Company
Eastern Point Trust Company™ is a non-depository trust company with over three decades of trustee and trust administration experience. EPTC and its related subsidiaries provide trust and trust-related services in the United States and Internationally.

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

Eastern Point is regularly appointed by state and federal courts nationwide to serve as the trustee for court-ordered trusts, settlement funds, and individual special needs trusts.
QSF360

The only “end to end” turnkey solution, administered by a regulated trust company, that allows for QSF creation, approval, and operation within one to two business days, 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—provided by a neutral and independent trust company leading the way in innovation and compliance.
Setup is quick and easy, taking your firm 15 minutes, or less.

<table>
<thead>
<tr>
<th>COMPARISON</th>
<th>Eastern Point Trust Company</th>
<th>OTHERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government regulated &amp; supervised institutional trust company</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Up to $125 million of FDIC coverage per claimant</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>S&amp;P and Moody’s “Investment Grade” depository utilized</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>100% clean compliance record</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Same-day distributions</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>$360 creation &amp; setup fee per QSF</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Online document access &amp; real-time reporting</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Fidelity bond, E&amp;O &amp; general liability coverage</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Structure &amp; assignment friendly</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Turn-key platform including Governmental Approval within one business day</td>
<td>✓</td>
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</tr>
</tbody>
</table>
Representative Sample of QSFs
EPTC has handled all or a portion of the following QSFs listed.

**ENVIRONMENTAL CONTAMINATION**

**OIL & GAS**
- **bp**
- **OXY**
- BP OIL SPILL/DEEPWATER HORIZON
- OCCIDENTAL

**SPECIAL INTERESTS**
- SAN FRANCISCO HERRING FISHERIES
- ASBESTOS (MESOTHELIOMA)

**MASS TORT**
- **NFL**
- NFL CONCUSSION CASE
- **Bernard L. Madoff Investment Securities LLC**
- MADOFF INTERNATIONAL RECOVERY FUND
- **Air Philippines**
- AIR PHILIPPINES FLIGHT 531
- **Garuda Indonesia**
- INDONESIA JET CRASH FLIGHT 152

**PRODUCT LIABILITY**

**TRANSPORTATION**
- **VW GROUP OF AMERICA INC SETTLEMENT (DIESEL CASE)**

**PHARMACEUTICAL & MEDICAL DEVICES**
- **actos**
- PIOGLI TAONZON HCI
- **Medtronic**
- **Stryker**
- **ETHICON**
- ETHICON PELVIC MESH
- **VIAGRA**
- **NUVARING**
- **LIPITOR TYPE II DIABETES**
- **AMERICAN MEDICAL SYSTEMS, INC.**
- **DePuy Orthopaedics, Inc.**
- **AVANDIA**
- **YAZ**
- **PREMPRO PRODUCTS**
- **PRADAXA PRODUCTS**
- **XARELTO**

**CONSUMER GOODS & SERVICES**
- **Airborne**
- **VIZIO TV**

**QSF360™**
What Is QSF360?

QSF360™ is a complete, online qualified settlement fund service provided by Eastern Point Trust Company. With QSF360, your firm can establish a QSF, pursuant to §468B, in just 1–2 business days. 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 trust administration, cash management, tax preparation, filing and payments, disbursement processing (from disbursements into your IOLTA to Claimant disbursement, if you choose), and even trust 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, QSF360 is qualified settlement funds made easy.

Eastern Point’s patented trust creation technology has been trusted by over 20,000 users from across the world to design trusts 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 trust creation technology has been trusted by over 20,000 users from across the world to design trusts 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 court approvals, trust 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 trust records, including but not limited to balances, positions, statements and all transactions.

Online access supports multiple trusts 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).

**INTEGRATED SPECIAL NEEDS TRUST SERVICES**

Only Eastern Point includes both an Integrated Special Needs Trust and Settlement Protection Trust platform. These include providing access and coordination with:

- Special Needs National Pooled Trust
- Individual (d)(4)(a) Special Needs Trust (with MSA provisions, as needed)
- Settlement Protection Trust
- Individual Settlement Asset Management Trust
Our Experience

WHAT WE DO
Eastern Point Trust Company is a non-depository, trust company and custodian with over three decades of trust experience. Eastern Point Trust Company and/or related subsidiaries are licensed in multiple states. Certain functions are also subject to NACHA supervision, audit and regulation.

FIDUCIARY EXPERTISE
EPTC’s staff is comprised of internationally recognized fiduciary and trust experts that Federal and State courts regularly rely upon related to expert testimony, trust construction, administration, and fiduciary matters. As a recognized leader in the trust 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. EPTC was the only U. S. firm selected by the government of Japan to assist in creating a revised Japanese Trust code.

Our diverse fiduciary expertise and experience consist of:

- Qualified Settlement Fund administration (QSF360)
- Custodial Account, Settlement Trust, and Corporate Escrow Account Services
- Blocked & Restricted Trust account administration and trustee services
- Foreign Beneficiary Payment Trust Services
- Court Ordered Trust administration and trustee services (C3BR)
- Guardianship and Custodial Trust administration and trustee services
- First-Party and Third-Party Special Needs Trust administration and trustee services
- Institutional Corporate Trust administration and trustee 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. Eastern Point Trust has become the fastest growing trust company in the United States through the administration of trusts related to some of the most recognized cases in recent history.

Eastern Point provides an integrated Special Needs Trust platform that provides the valuable and necessary protection of the claimants’ award from diluting their current and future government benefits.
The EPTC Advantage

GOVERNMENT REGULATED
Eastern Point provides the safety and security that comes from utilizing a licensed and regulated institutional trust company. Unlike providers who operate under no ongoing government agency supervision or audit, Eastern Point Trust Company provides the peace of mind that only comes from having a nationwide trust company as the regulated fiduciary.

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 court, state and federal requirements as well as asset safekeeping.

Eastern Point is one of the only financial service firms in the country to have a perfect compliance record since its inception in 1986. With a robust system of checks and balances, along with independent internal and external compliance audit processes, Eastern Point provides an unmatched level of compliance and risk avoidance that ensures adherence to all relevant court, state and federal requirements (including Dodd-Frank and Bank Secrecy Act), as well as asset safekeeping.
**BENEFITS OF AN INDEPENDENT TRUST COMPANY**

Eastern Point is an independent international, non-depositary trust company 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**

QSF360 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 QSF360, 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 trusts of all sizes and maintains standing money market and investment facilities with some of the country's biggest and most respected sub-custodians, banks, and financial institution networks with the ability to accommodate QSFs up to $10 billion. However, expanded cash, investment, and deposit facilities are available upon demand for larger requirements.

In addition to regulated net capital requirements and a clean balance sheet with no liabilities, Eastern Point maintains per event, per client primary, and umbrella coverages for liability, theft or missing funds, E&O and cybercrime protection.

SIPC and the FDIC also insure accounts, as the case may be.
Additionally, as a non-depository trust company, the risk of theft and misuse of funds is inherently lower as all assets are held directly by the respective fund company or custodian bank and verified by the individual custodian daily. This structure eliminates:

- Any and all client risk from erosion of EPTC’s financial condition or discounting business, and direct theft loss risk as EPTC holds no funds as a deposit or comingles client assets with EPTC assets.
- As a non-depository trust company, all client assets are in segregated custody client asset accounts, and thus client assets are not at risk should EPTC cease operations. Further, client assets are protected by statute from claims of EPTC creditors.

LIEN RESOLUTION
EPTC is pleased to work with any lien resolution firm.

FDIC Insured Cash Accounts
The default investment 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.
CALL: (855) 222-7513
EMAIL: info@easternpointtrust.com

NOT A SECURITY
No QSF offered by EPTC are a security, future, option or another financial instrument, or an offer to provide any investment advice or service. Nothing herein shall be considered a solicitation or offer to buy or sell any security, future, option or another financial instrument, or an offer to provide any investment advice or service to any person in any jurisdiction.

No QSF is accepted or operated by EPTC to acquire a single specific security, to create a security, or to be offered as a security. QSFs in which EPTC is the trustee may hold a variety of assets.

Applicable law provides that a trustee may, with respect to cash, money market, bank deposits or other QSF assets, exercise the rights of an absolute owner, including, but not limited to, the right to:

(a) Hold cash, money market, bank deposits, in common, and on an omnibus basis, in the name of a nominee or in other form without disclosure of the client QSF so that title may pass by delivery and provide for more economical execution and acquisition and qualify as an Accredited Investor.

(b) Deposit and hold the QSF’s assets with a depository or other regulated financial service institution.

Notwithstanding the preceding, EPTC may hold QSF cash assets under the nominee name of the trustee as a common fund of FDIC insured bank deposits. Such common fund shall, unless otherwise agreed or provided for in the associated QSF documents, credit to the associated QSF the FDIC National Money Market Rate for rate associated with the size of the asset holding cash assets. EPTC and its affiliates may receive compensation from such arrangements.

Grantors, Beneficiaries, Claimants and their Third Parties, as defined in each respective QSF, waive any and all claims, demands or rights to such compensation, or additional income, that may result over and above the associated FDIC National Rate for Money Market from the operation of the common fund. Pursuant to the terms of the applicable agreement, such additional compensation shall be considered a Reasonably Commensurate trustee fee.
### Pricing & Fees

<table>
<thead>
<tr>
<th>Price Type</th>
<th>Fee</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ONE-TIME SETUP FEE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Time Setup Fee</td>
<td>$360 Per QSF</td>
<td>Creation includes: Trust Document, Petition, Approval of QSF, Acquiring Ein, W-9 and Certificate of Trust. (Money Market Interest Credited to The QSF Will Be Applied to Offset Fees)</td>
</tr>
<tr>
<td><strong>ANNUAL TRUSTEE FEE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Trustee Fee</td>
<td>$360 Per QSF Per Calendar Year</td>
<td>(Until Creation Fees Are Offset, Money Market Interest Credited to The QSF Will Be Applied to Offset Annual Fees)</td>
</tr>
<tr>
<td><strong>TAX FILING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Filing</td>
<td>$150 Per Filing</td>
<td></td>
</tr>
<tr>
<td><strong>TRANSACTION FEES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check or Online Additions</td>
<td>Free</td>
<td></td>
</tr>
<tr>
<td><strong>DISTRIBUTION PROCESSING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Distribution to Beneficiary / Law Firm IOTA / Third-party Payments</td>
<td>$10 Per Distribution Election</td>
<td></td>
</tr>
<tr>
<td>Check Distribution</td>
<td>$10 Per Check</td>
<td></td>
</tr>
<tr>
<td>Outgoing Wire Fee Domestic</td>
<td>$30 Per Wire</td>
<td></td>
</tr>
<tr>
<td>Outgoing Wire Fee Foreign</td>
<td>$75 Per Wire</td>
<td></td>
</tr>
<tr>
<td>Structured Settlement Payments</td>
<td>$100 Per Payment</td>
<td></td>
</tr>
<tr>
<td>Claw Back (Reversion) Distribution</td>
<td>$250 Per Payment</td>
<td></td>
</tr>
</tbody>
</table>
# Pricing & Fees

## OPTIONAL DIRECT CLAIMANT DISTRIBUTION(S)

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claimant Setup and First Distribution Check (Includes Claimant Setup and 1099)</td>
<td>$39 Per Claimant</td>
</tr>
</tbody>
</table>

## EXTRAORDINARY FEES

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lost Distribution Check</td>
<td>$35 Per + Bank Fee</td>
</tr>
<tr>
<td>NSF Return Item</td>
<td>$35 Per + Bank NSF Fee</td>
</tr>
<tr>
<td>Purchase of Real Estate</td>
<td>$1,500 Per property</td>
</tr>
<tr>
<td>Purchase of Other Personal Property</td>
<td>$250 Per purchase</td>
</tr>
<tr>
<td>Change to Transaction Taxation Coding Request</td>
<td>$50 Per Transaction</td>
</tr>
<tr>
<td>Trust Document - Bound &amp; Mailed</td>
<td>$50 Per Mailing</td>
</tr>
<tr>
<td>Overnight Courier and Certified Mail</td>
<td>$25 + Courier/Postage Cost</td>
</tr>
<tr>
<td>Extraordinary Requests or Requirements</td>
<td>$125 Per Hour + Out of Pocket Costs</td>
</tr>
<tr>
<td>Printed and Mailed Quarterly Statements</td>
<td>$100 Per Annum</td>
</tr>
<tr>
<td>Additional Guidance &amp; Clarifying Language</td>
<td>$25 Per Annum</td>
</tr>
<tr>
<td>Trust Amendment</td>
<td>$75 Per Amendment</td>
</tr>
<tr>
<td>Trust Name Change, and Required IRS Filings</td>
<td>$500 Per Change</td>
</tr>
</tbody>
</table>