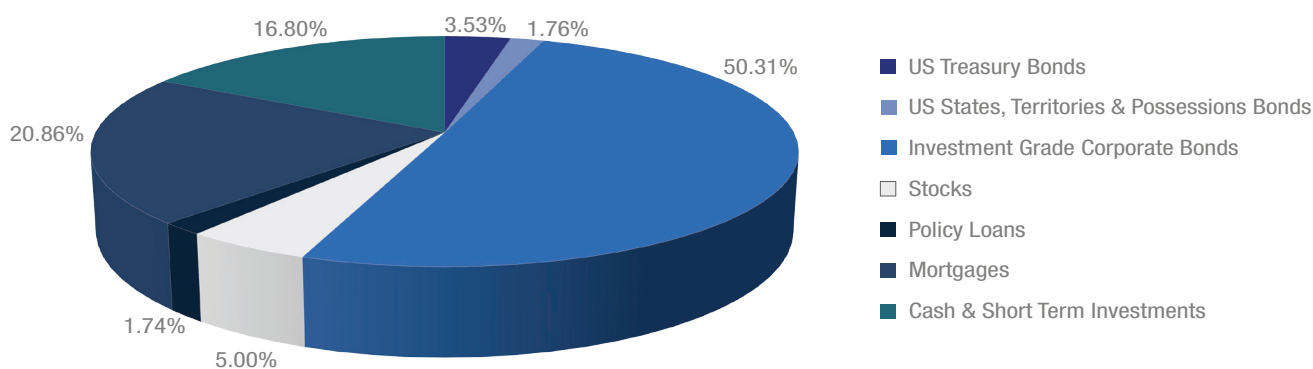


BEST MERIDIAN INSURANCE COMPANY AND BEST MERIDIAN INTERNATIONAL INSURANCE COMPANY SPC

INVESTMENT DISTRIBUTION BY ASSET CLASS (AS OF DECEMBER 31ST 2015)

| | |
|--|-------------------------|
| US Treasury Bonds | US\$ 9,436,468 |
| US States, Territories & Possessions Bonds | US\$ 4,713,494 |
| Investment Grade Corporate Bonds | US\$ 134,358,895 |
| Stocks | US\$ 13,357,440 |
| Policy Loans | US\$ 4,651,132 |
| Mortgages | US\$ 55,718,741 |
| Cash & Short Term Investments | US\$ 44,845,591 |
| TOTAL | US\$ 267,081,761 |



Asset Manager: Asset Allocation and Management Company, LLC, dedicated to the Insurance Industry since 1982 with more than 16.7 billion US Dollars under management

Average bond portfolio quality as rated by Standard & Poor's is A+

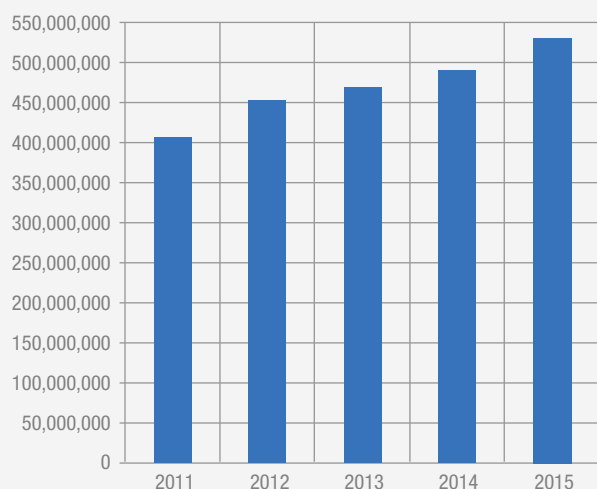
| REINSURERS | RATINGS | | ASSETS |
|--|-----------|-------------------|----------------------|
| | A.M. BEST | STANDARD & POOR'S | |
| Swiss Re Life & Health America, Inc. | A+ | AA- | US\$ 196,135,000,000 |
| Reinsurance Group of America | A+ | AA- | US\$ 50,383,152,000 |
| Security Life of Denver Insurance Co. | A | A+ | US\$ 13,249,051,525 |
| SCOR Global Life | A | AA- | US\$ 45,455,100,000 |
| American United Life Insurance Co. | A+ | AA- | US\$ 23,571,670,619 |
| MAPFRE RE Compañía de Reaseguros, S.A. | A | A | US\$ 69,364,600,000 |

At BMI Financial Group we offer the most comprehensive and high quality portfolio of insurance and investment products for the international client. Our history and permanence, global presence, strength and sustained growth over the years, and the long-term commitment to our markets show that BMI is the best alternative for personal protection and financial planning.

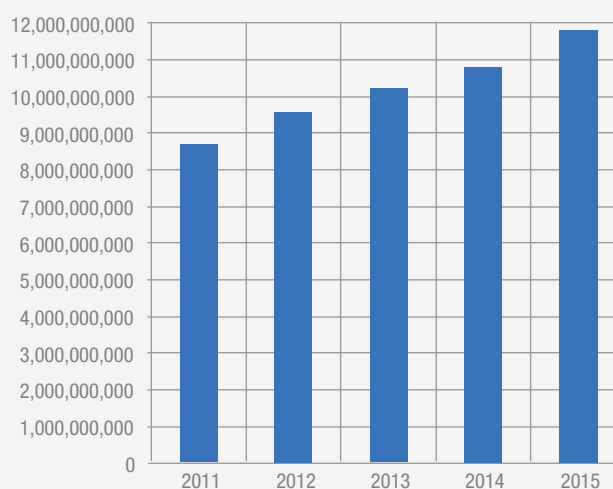
The financial market is constantly evolving as a result of globalization, the widespread availability of information and sophisticated investment tools. In order to keep a leadership position as a specialized services provider, in BMI, we continuously analyze requirements, changes and innovations of the international financial community.

BMI FINANCIAL GROUP, INC

ASSETS AS OF DECEMBER 31ST 2015



INSURANCE IN FORCE AS OF DECEMBER 31ST 2015



GROWTH DURING 2015

| | |
|----------------------|-------|
| ASSETS | + 8% |
| SHAREHOLDERS' EQUITY | + 10% |
| INSURANCE IN FORCE | + 9% |
| PREMIUMS IN FORCE | + 12% |

BEST MERIDIAN INSURANCE COMPANY & BEST MERIDIAN INTERNATIONAL INSURANCE COMPANY SPC

Rating A- (Excellent)

A.M. Best Company is the oldest and most experienced rating company in the insurance industry in the world.

The rating is an independent opinion of an insurer's financial strength and the ability to meet its ongoing insurance policy and contract obligations to policyholders. It is based on the analysis of financial data, operating performance and business profile.

