



February 15, 2022

To the Owners of
Fidelity of Georgetown, Inc.

Enclosed is a copy of the independent accountant's report describing the attestation services our firm provided related to life insurance policies which matured in the period from January 1, 2021 through December 31, 2021. I have also included a copy of the schedule of annual returns for life insurance policies which matured from January 1, 2014 through December 31, 2020. This report is 16 pages in length.

Should anyone have any questions regarding these documents please have them call me at 410-349-5101.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Jeff Griffith', is written over a light gray background.

Jeff Griffith
Managing Partner



FIDELITY OF GEORGETOWN, INC.

**SCHEDULE OF ANNUAL RETURNS FOR
LIFE INSURANCE POLICIES WHICH MATURED**

**FOR THE PERIOD FROM JANUARY 1, 2021
THROUGH DECEMBER 31, 2021**

FIDELITY OF GEORGETOWN, INC.

SCHEDULE OF ANNUAL RETURNS FOR LIFE INSURANCE POLICIES WHICH MATURED

FOR THE PERIOD FROM JANUARY 1, 2021 THROUGH DECEMBER 31, 2021

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ALTA CPA

INDEPENDENT ACCOUNTANT'S REPORT

To the Owners of
Fidelity of Georgetown, Inc.
517 Benfield Road, Suite 301
Severna Park, MD 21146

We have examined management of Fidelity of Georgetown, Inc.'s assertion that the annual returns of the life insurance policies which have matured in the period from January 1, 2021 through December 31, 2021, listed in the attached schedule, are properly calculated in accordance with (or based on) the criteria set forth in Note 1. Fidelity of Georgetown, Inc.'s management is responsible for its assertion. Our responsibility is to express an opinion on the schedule of annual returns for the life insurance policies which matured in the period from January 1, 2021 through December 31, 2021, based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the annual returns of the life insurance policies which have matured in the period from January 1, 2021 through December 31, 2021 is presented in accordance with the criteria, in all material respects. An examination involves performing procedures to obtain evidence about the schedule of annual returns. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risks of material misstatement of the schedule of life insurance policies which matured in the period from January 1, 2021 and December 31, 2021, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

In our opinion, the accompanying schedule of annual returns for the life insurance policies which matured in the period from January 1, 2021 through December 31, 2021 is presented in accordance with the criteria set forth in Note 1, in all material respects.

Report on Comparative Information

We have previously examined Fidelity of Georgetown, Inc.'s assertion that the annual returns of the life insurance policies which have matured in the period from January 1, 2014 through December 31, 2020 are properly calculated in accordance with (or based on) the criteria set forth in Note 1 and provided our opinion on January 18, 2021. In our opinion, the comparative information presented herein for the period ended December 31, 2020, is presented in accordance with the criteria set forth in Note 1, in all material respects.

Alta CPA Group, LLC

February 15, 2022

FIDELITY OF GEORGETOWN, INC.

SUMMARY SCHEDULE OF ANNUAL RETURNS FOR LIFE INSURANCE POLICIES WHICH MATURED

FOR THE PERIOD JANUARY 1, 2021 THROUGH DECEMBER 31, 2021

Policy #	Date Purchased	Maturity Date	Expected Annual Return	Actual Annual Return
T-4431	10/31/2018	3/21/2021	7.50%	8.89%
T-4693	12/1/2020	2/27/2021	8.00%	202.45%
T-4577	6/19/2020	5/18/2021	8.00%	23.35%
T-4334A	12/14/2017	1/3/2021	10.00%	9.83%
T-4334B	2/22/2018	1/3/2021	10.00%	10.47%
T-4550	10/11/2019	2/27/2021	8.00%	12.55%
T-4705	3/31/2021	7/2/2021	7.50%	293.64%
T-4634	8/18/2020	9/26/2021	8.00%	36.18%
T-4103	10/27/2015	8/2/2021	8.00%	2.95%

FIDELITY OF GEORGETOWN, INC.

SUMMARY SCHEDULE OF ANNUAL RETURNS FOR LIFE INSURANCE POLICIES WHICH MATURED

FOR THE PERIOD JANUARY 1, 2014 THROUGH DECEMBER 31, 2020

Policy #	Date Purchased	Maturity Date	Expected Annual Return	Actual Annual Return
T-4006	4/8/2014	10/29/2016	8.00%	9.39%
T-4013	7/25/2014	7/8/2015	8.00%	21.01%
T-4024	9/2/2014	6/12/2015	8.00%	52.52%
T-4030	10/27/2014	6/11/2015	8.00%	38.35%
T-4114	1/29/2016	10/31/2016	8.00%	52.90%
T-4143	5/23/2016	12/8/2016	8.00%	73.00%
T-4215	11/28/2016	6/27/2017	8.00%	34.28%
T-4027	9/3/2014	5/13/2017	8.00%	8.91%
T-4268	5/5/2017	2/24/2018	8.00%	49.49%
T-4188	11/17/2016	4/27/2018	8.00%	16.68%
T-4157	8/18/2016	6/21/2018	8.00%	22.80%
T-4225	2/13/2017	7/19/2018	8.00%	22.05%
T-4355	2/23/2018	2/13/2019	9.07%	49.75%
T-4399	7/12/2018	4/16/2019	8.00%	47.25%
T-4152	9/28/2016	4/22/2019	8.00%	12.48%
T-4393	7/10/2018	8/14/2019	8.00%	29.20%
T-4288	10/13/2017	10/18/2019	10.00%	17.38%
T-4126	12/18/2015	6/16/2020	8.00%	5.34%
T-4145	6/17/2016	10/29/2020	8.00%	7.33%
T-4148	4/15/2016	6/25/2020	8.00%	6.68%
T-4395	7/26/2018	3/28/2020	9.00%	12.55%
T-4440	9/28/2018	3/7/2020	20.00%	13.88%
T-4581	5/13/2020	10/5/2020	8.00%	99.00%

FIDELITY OF GEORGETOWN, INC.
NOTES TO SCHEDULE
FOR THE PERIOD FROM JANUARY 1, 2021 THROUGH DECEMBER 31, 2021

NOTE 1 - ORGANIZATION AND CRITERIA

The Company

The Company is incorporated and operates in the state of Maryland. The Company sources, selects, bids for, and negotiates the purchase of life settlement policies for resale to third party purchasers.

Calculation of Annual Return

Actual returns for life insurance policies which matured are calculated using the investor's gain and the length of the policies held from acquisition date until maturity.

NOTE 2 – SUBSEQUENT EVENTS

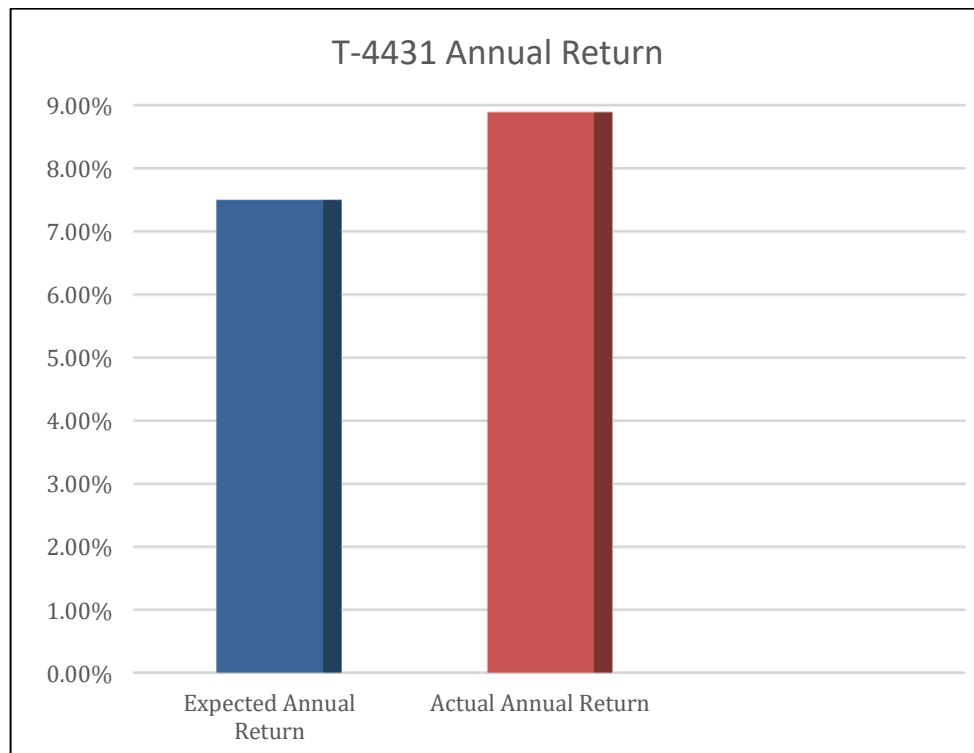
On February 4, 2022, Fidelity of Georgetown, Inc. was notified that the insured for policies T-4754 A&B passed away on February 1, 2022. These policies had a combined net death benefit of \$1.0 million. The insured's projected life expectancy, estimated by Longevity Services, Inc. on April 30, 2021, was 98 months. The Insurance Carrier notified the Bank of Utah (the Bank) that effective May 6, 2021, the Bank was the owner and beneficiary of both policies. The anticipated simple annual return to the Purchasers who bought a position in these policies was 8%, assuming the policies matured at the projected life expectancy of 98 months. Because the insured passed away in just under 9 months, the recomputed simple annual return is 89.02%. The company is in the process of applying for the net death benefit from the Carrier.

SUPPLEMENTARY INFORMATION

T-4431

T-4431 was purchased October 31, 2018, on an insured having a 34-month life expectancy issued by Longevity Services, Inc. The actual life span of the insured was 28 months and 21 days. The purchasers were expecting an annual return of 7.50%. These purchasers experienced an actual annual return of 8.89%.

The purchasers were expecting an annual return of 7.50%. These purchasers experienced an actual return of 8.89%



	Expected Annual Return	Actual Annual Return
T-4431 ANNUAL RETURN	7.50%	8.89%

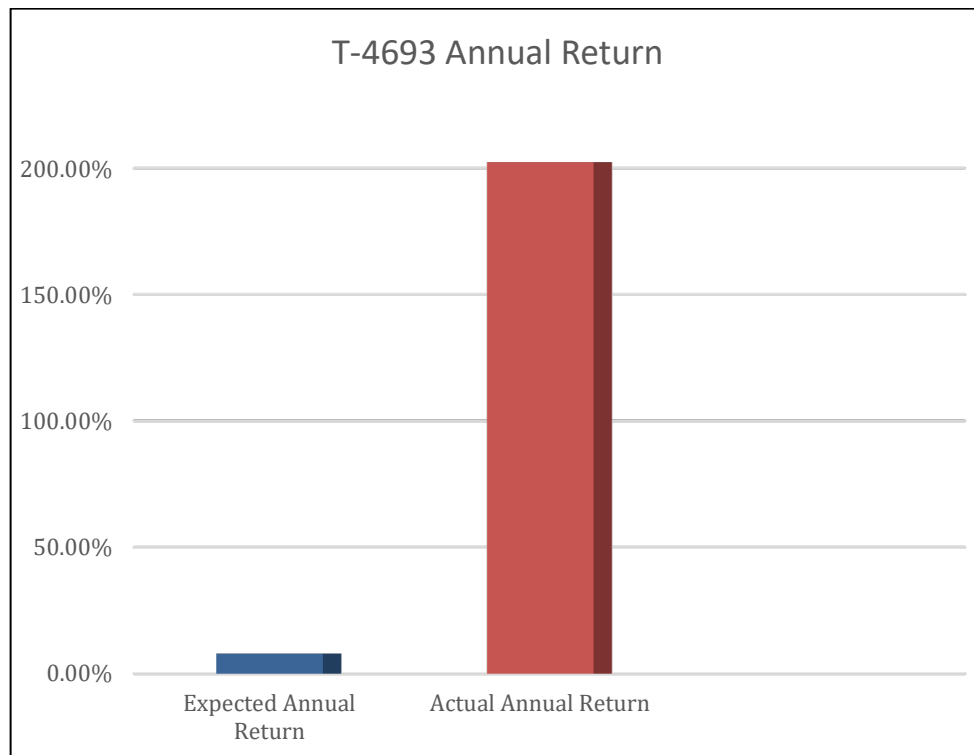
IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

T-4693

T-4693 was purchased December 1, 2020, on an insured having a 75-month life expectancy issued by Longevity Services, Inc. The actual life span of the insured was 2 months and 27 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 202.45%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 202.45%



	Expected Annual Return	Actual Annual Return
T-4693 ANNUAL RETURN	8.00%	202.45%

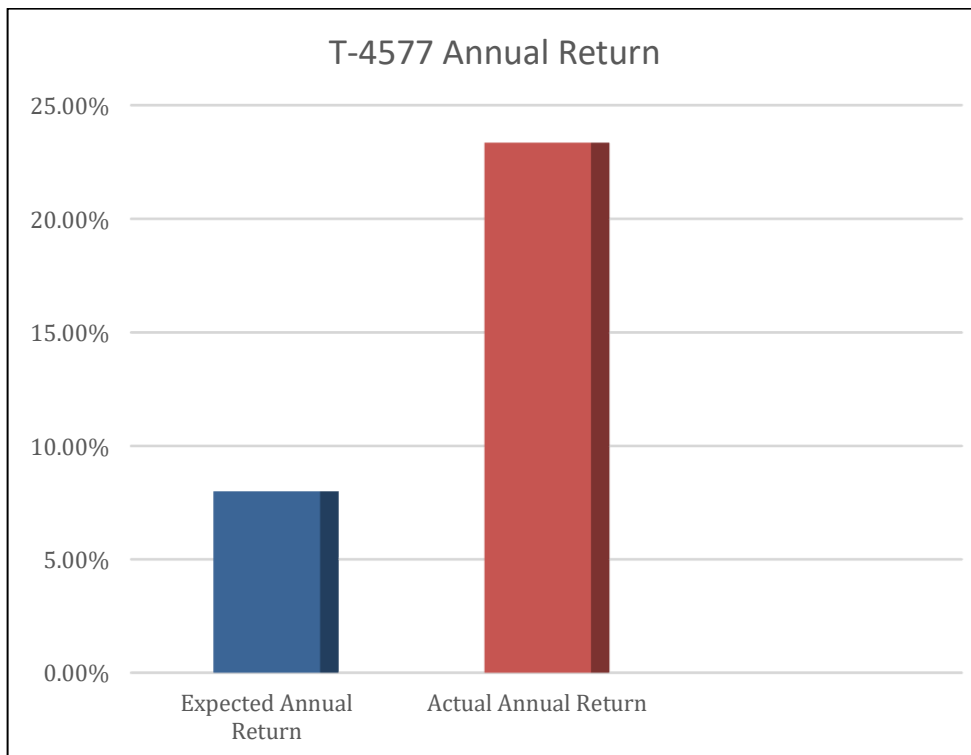
IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

T-4577

T-4577 was purchased June 19, 2020, on an insured having a 32-month life expectancy issued by ITM TwentyFirst. The actual life span of the insured was 10 months and 29 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 23.35%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 23.35%



	Expected Annual Return	Actual Annual Return
T-4577 ANNUAL RETURN	8.00%	23.35%

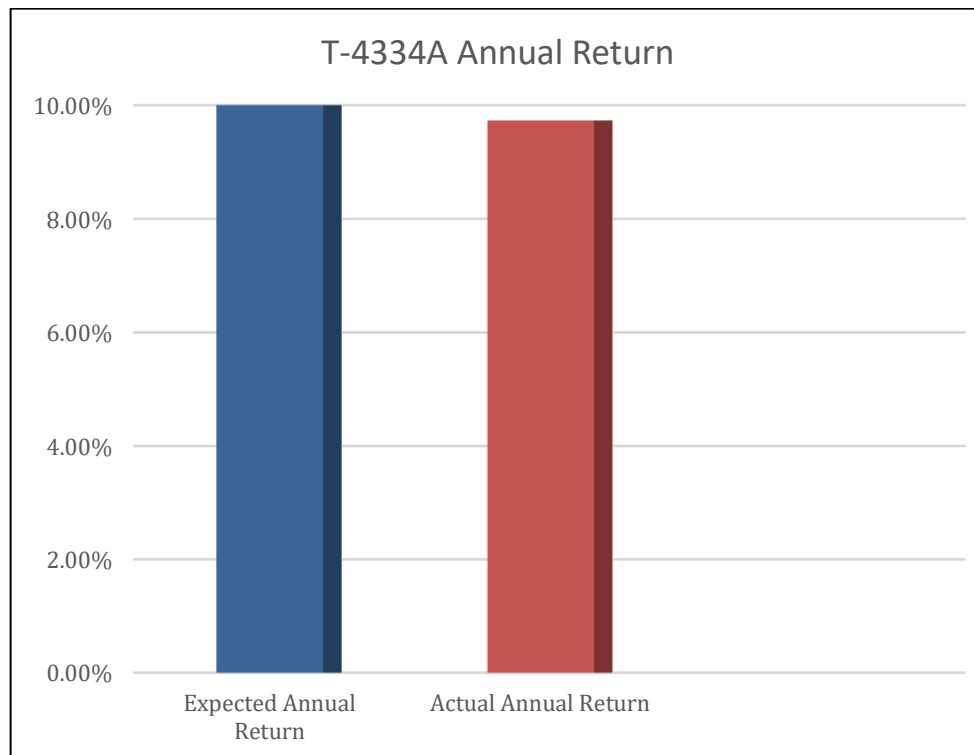
IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

T-4334A

T-4334A was purchased December 14, 2017, on an insured having a 36-month life expectancy issued by Twenty First Services. The actual life span of the insured was 36 months and 20 days. The purchasers were expecting an annual return of 10.00%. These purchasers experienced an actual annual return of 9.83%.

The purchasers were expecting an annual return of 10.00%. These purchasers experienced an actual return of 9.83%



	Expected Annual Return	Actual Annual Return
T-4334A ANNUAL RETURN	10.00%	9.83%

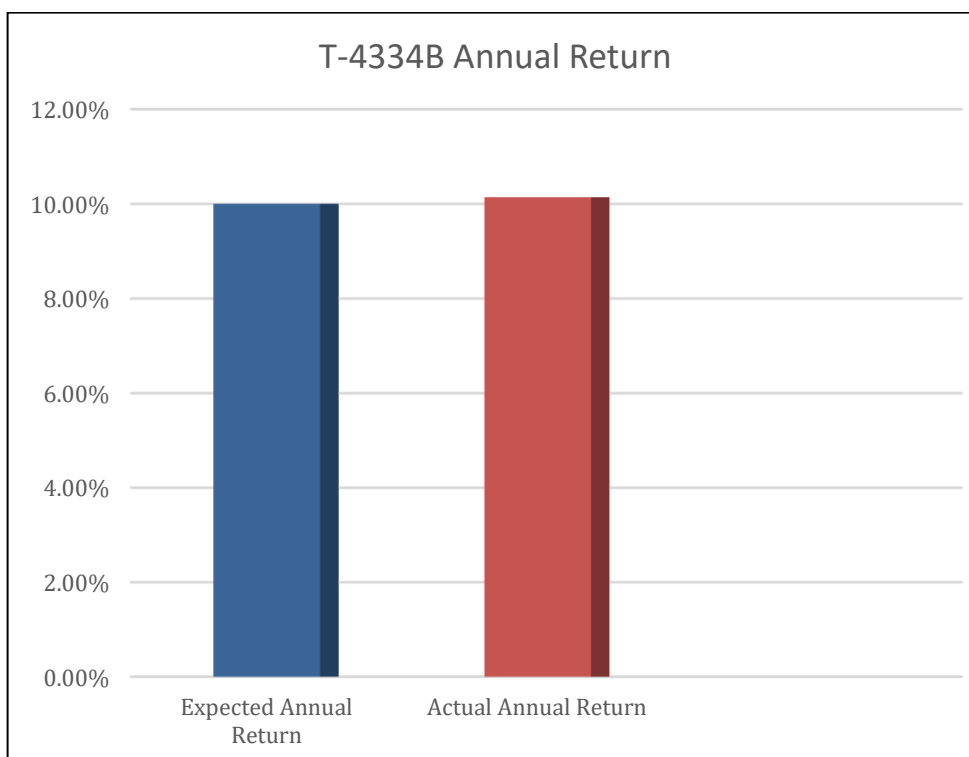
IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

T-4334B

T-4334B was purchased February 22, 2018, on an insured having a 36-month life expectancy issued by Twenty First Services. The actual life span of the insured was 34 months and 12 days. The purchasers were expecting an annual return of 10.00%. These purchasers experienced an actual annual return of 10.47%.

The purchasers were expecting an annual return of 10.00%. These purchasers experienced an actual return of 10.47%



	Expected Annual Return	Actual Annual Return
T-4334B ANNUAL RETURN	10.00%	10.47%

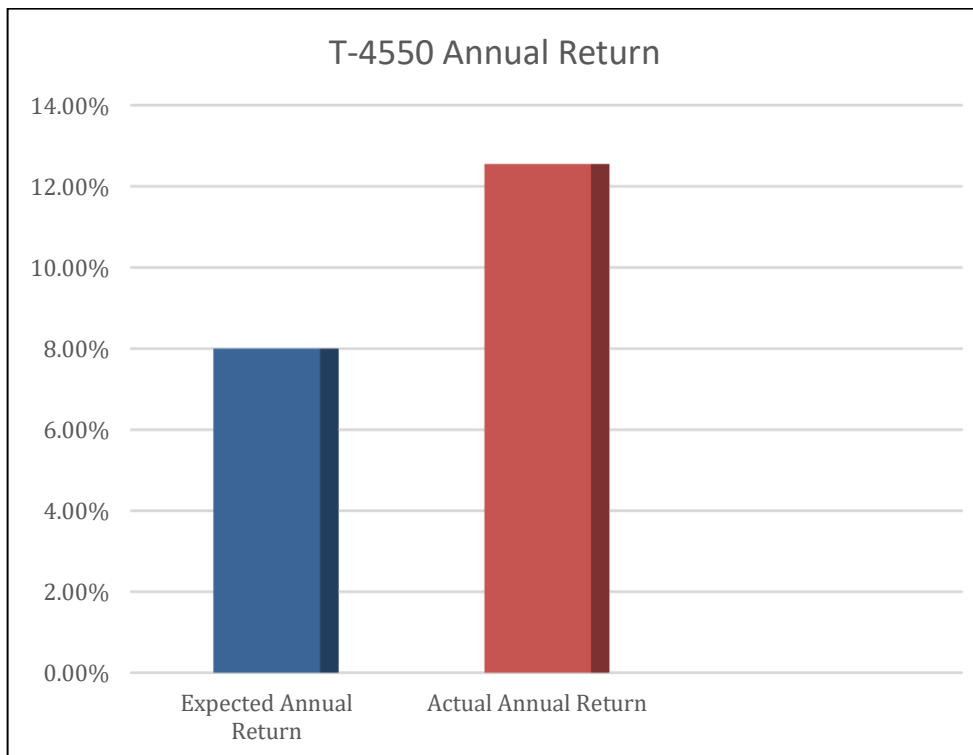
IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

T-4550

T-4550 was purchased October 11, 2019, on an insured having a 26-month life expectancy issued by ITM TwentyFirst. The actual life span of the insured was 16 months and 16 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 12.55%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 12.55%



	Expected Annual Return	Actual Annual Return
T-4550 ANNUAL RETURN	8.00%	12.55%

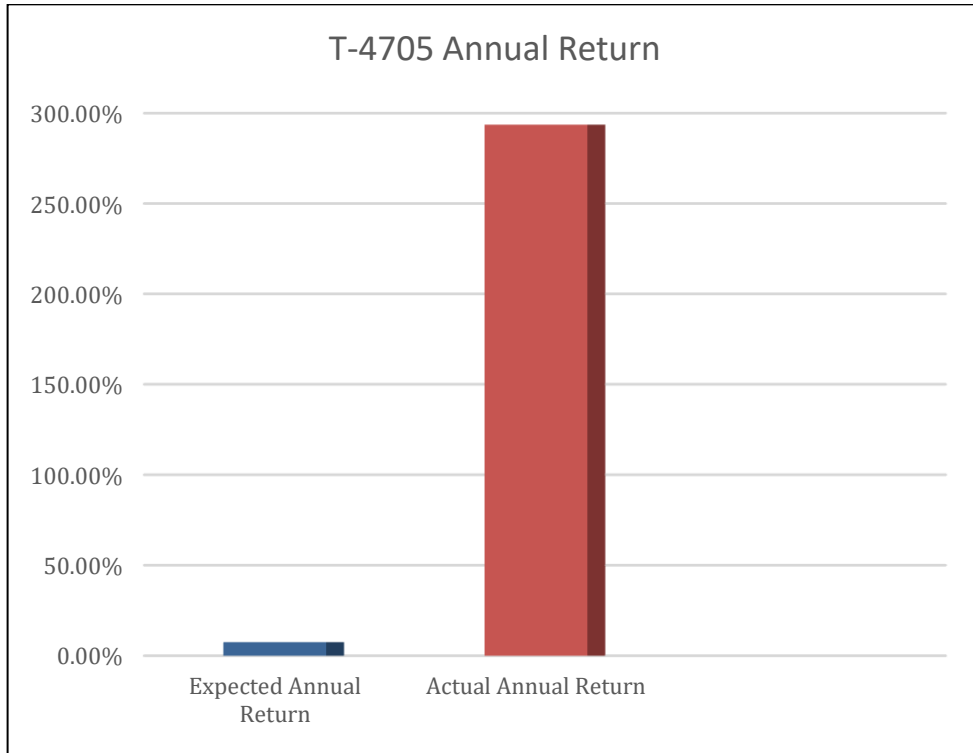
IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

T-4705

T-4705 was purchased March 31, 2021, on an insured having a 120-month life expectancy issued by Polaris Underwriting Technologies. The actual life span of the insured was 3 months and 2 days. The purchasers were expecting an annual return of 7.50%. These purchasers experienced an actual annual return of 293.64%.

The purchasers were expecting an annual return of 7.50%. These purchasers experienced an actual return of 293.64%



	Expected Annual Return	Actual Annual Return
T-4705 ANNUAL RETURN	7.50%	293.64%

IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.

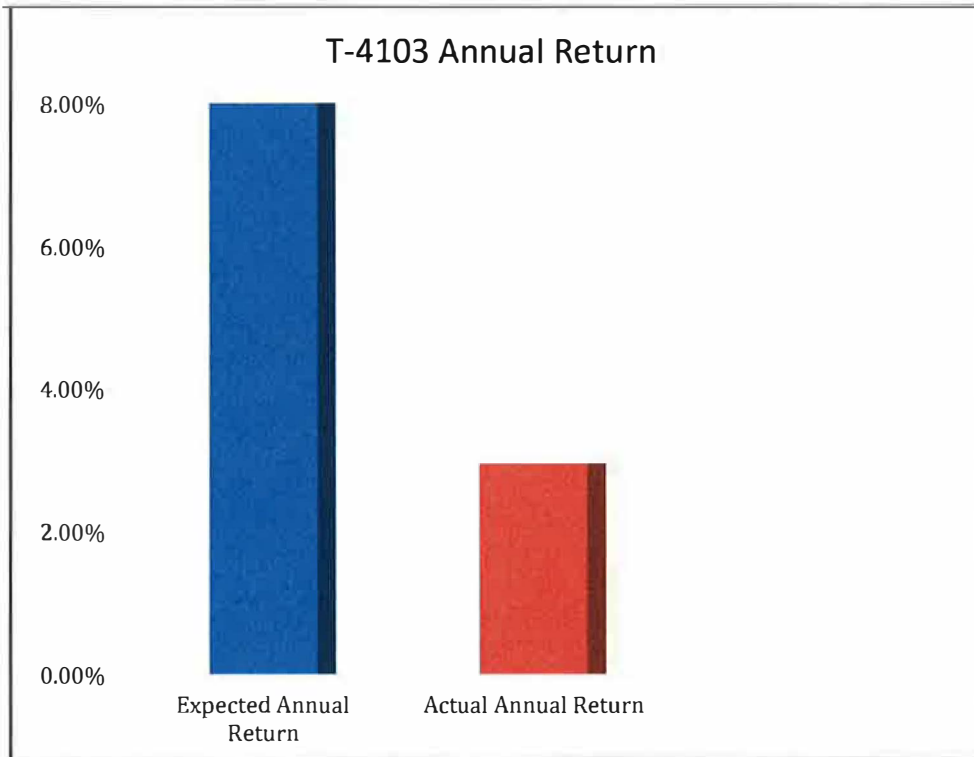


Fidelity of Georgetown

T-4103

T-4103 was purchased October 27, 2015, on an insured having a 25-month life expectancy issued by ITM TwentyFirst. The actual life span of the insured was 69 months and 6 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 2.95%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 2.95%



	Expected Annual Return	Actual Annual Return
T-4103 ANNUAL RETURN	8.00%	2.95%

IMPORTANT INFORMATION

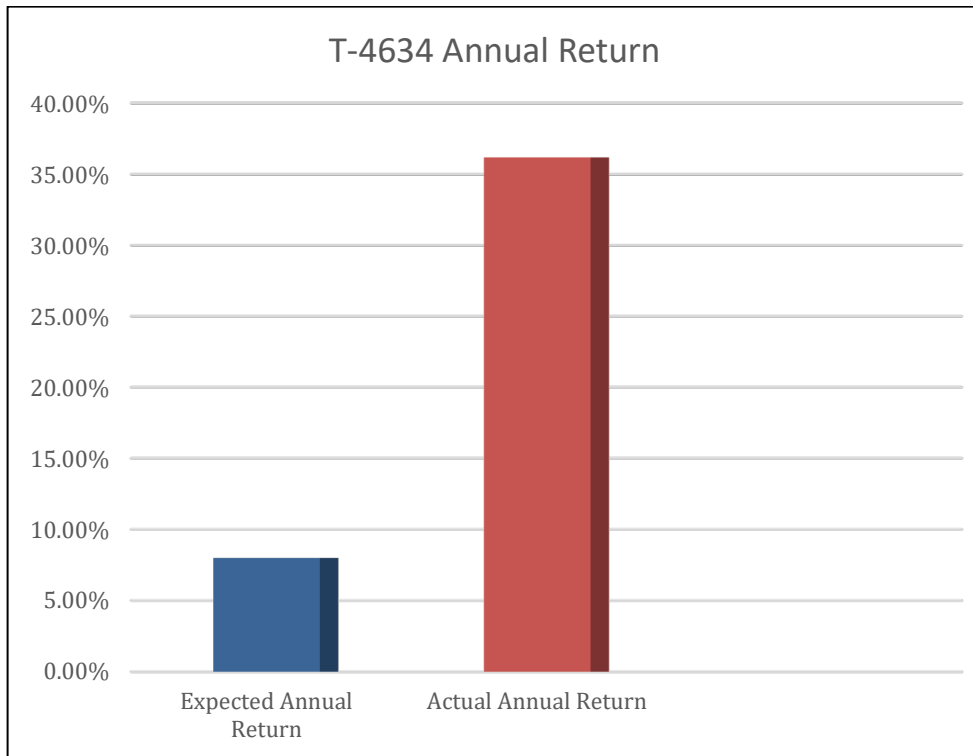
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.



T-4634

T-4634 was purchased August 18, 2020, on an insured having a 60-month life expectancy issued by ITM TwentyFirst. The actual life span of the insured was 13 months and 8 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 36.18%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 36.18%



	Expected Annual Return	Actual Annual Return
T-4634 ANNUAL RETURN	8.00%	36.18%

IMPORTANT INFORMATION

This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not guarantee future results.