



January 15, 2024

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, 2023 through December 31, 2023. 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, 2022. This report is 19 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, 2023 THROUGH DECEMBER 31, 2023

TABLE OF CONTENTS

	<u>Page</u>
Independent Accountant's Report.....	3
Summary Schedules	4-5
Notes to Summary Schedule.....	6
Supplementary Information	8-19



INDEPENDENT ACCOUNTANT'S REPORT

To the Owners of
Fidelity of Georgetown, Inc.
517 Benfield Road, Ste 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, 2023 through December 31, 2023, 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, 2023 through December 31, 2023, 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, 2023 through December 31, 2023 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, 2023 and December 31, 2023, 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, 2023 through December 31, 2023 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, 2022 are properly calculated in accordance with (or based on) the criteria set forth in Note 1 and provided our opinion on January 9, 2023. In our opinion, the comparative information presented herein for the period ended December 31, 2022, is presented in accordance with the criteria set forth in Note 1, in all material respects.

Alta CPA Group, LLC

January 12, 2024

FIDELITY OF GEORGETOWN, INC.

SUMMARY SCHEDULE OF ANNUAL RETURNS FOR LIFE INSURANCE POLICIES WHICH MATURED

FOR THE PERIOD JANUARY 1, 2023 THROUGH DECEMBER 31, 2023

Policy #	Date Purchased	Maturity Date	Expected Annual Return	Actual Annual Return
T-4845	12/17/2021	1/4/2023	8.00%	38.15%
T-4744	5/25/2021	2/21/2023	8.50%	22.30%
T-5108	12/8/2022	3/7/2023	8.00%	157.30%
T-4883	1/15/2022	4/30/2023	8.00%	43.35%
T-5021A	7/7/2022	4/14/2023	8.00%	66.71%
T-5021B	7/7/2022	4/14/2023	8.00%	66.71%
T-4022	9/15/2014	9/29/2023	8.00%	4.98%
T-5156	2/3/2023	10/5/2023	8.00%	35.71%
T-5380	7/21/2023	10/26/2023	8.00%	116.41%
T-4920	5/9/2022	10/27/2023	8.00%	27.30%
T-4783	10/5/2022	11/8/2023	7.00%	19.24%
T-4598	7/16/2020	12/3/2023	8.00%	11.84%

FIDELITY OF GEORGETOWN, INC.

SUMMARY SCHEDULE OF ANNUAL RETURNS FOR LIFE INSURANCE POLICIES WHICH MATURED

FOR THE PERIOD JANUARY 1, 2014 THROUGH DECEMBER 31, 2022

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%
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%
T-4633	8/7/2020	1/31/2022	8.00%	16.20%
T-4397	10/10/2018	2/1/2022	9.00%	11.11%
T-4754A/B	5/6/2021	2/1/2022	8.00%	89.02%
T-4284	2/8/2018	3/9/2022	9.00%	16.37%
T-4380	12/26/2018	3/17/2022	9.00%	14.22%
T-4224	12/22/2016	4/23/2022	10.00%	14.99%
T-4526	7/18/2019	5/28/2022	8.00%	13.05%
T-4190	8/29/2016	6/17/2022	8.00%	5.51%
T-5009	1/17/2022	7/1/2022	8.00%	35.35%
T-4696	7/6/2021	10/13/2022	7.00%	22.06%
T-4578	4/27/2020	10/20/2022	8.00%	12.91%
T-4299	8/16/2017	12/12/2022	8.00%	5.26%

FIDELITY OF GEORGETOWN, INC.
NOTES TO SCHEDULE
FOR THE PERIOD FROM JANUARY 1, 2023 THROUGH DECEMBER 31, 2023

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.

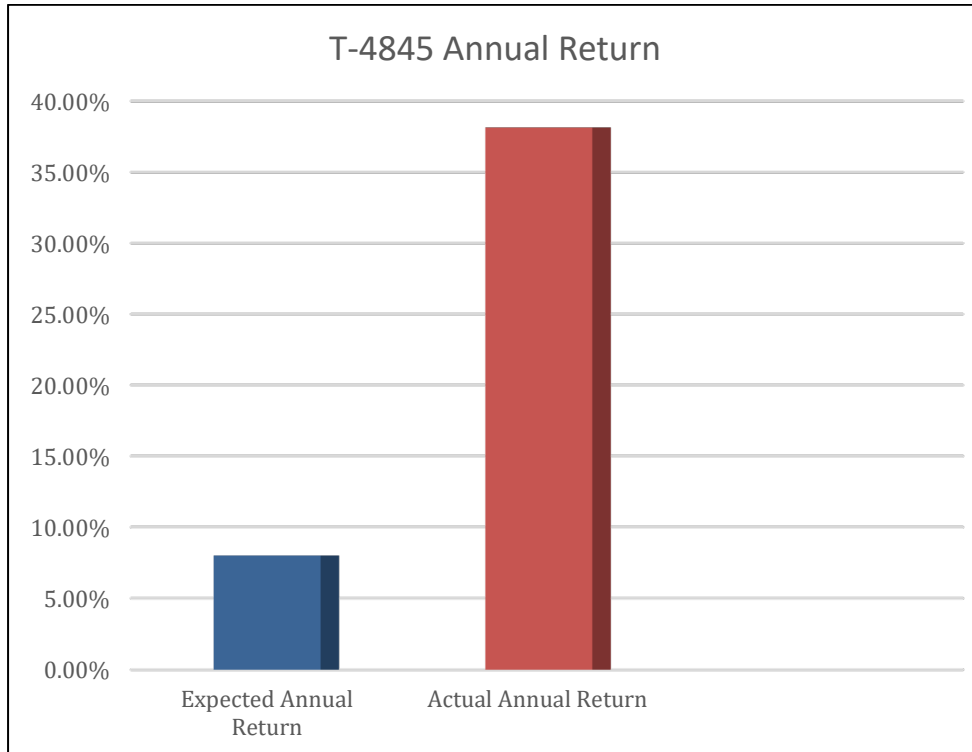
SUPPLEMENTARY INFORMATION



T-4845

T-4845 was purchased on December 17, 2021, on an insured having a 60-month life expectancy issued by ITM TwentyFirst. The actual life span of the insured was 12 months and 18 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 38.15% and a total return of 40.00%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 38.15%



	Expected Annual Return	Actual Annual Return
T-4845 ANNUAL RETURN	8.00%	38.15%

IMPORTANT INFORMATION

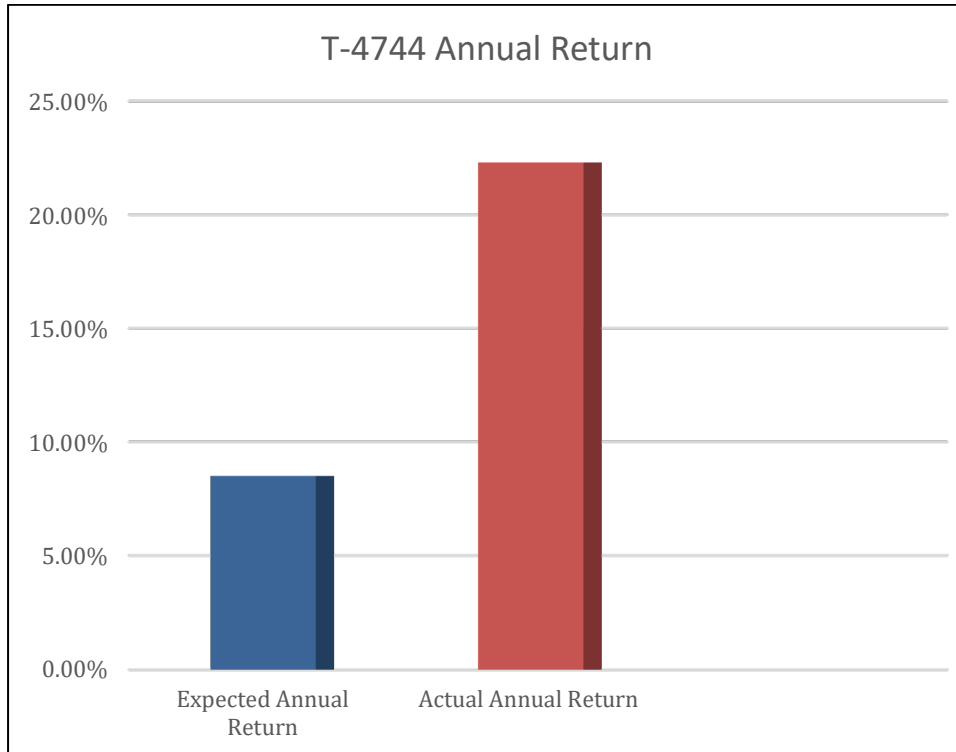
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-4744

T-4744 was purchased on May 25, 2021, on an insured having a 55-month life expectancy issued by AVS. The actual life span of the insured was 20 months and 27 days. The purchasers were expecting an annual return of 8.50%. These purchasers experienced an actual annual return of 22.30% and a total return of 38.96%.

The purchasers were expecting an annual return of 8.50%. These purchasers experienced an actual return of 22.30%



	Expected Annual Return	Actual Annual Return
T-4744 ANNUAL RETURN	8.50%	22.30%

IMPORTANT INFORMATION

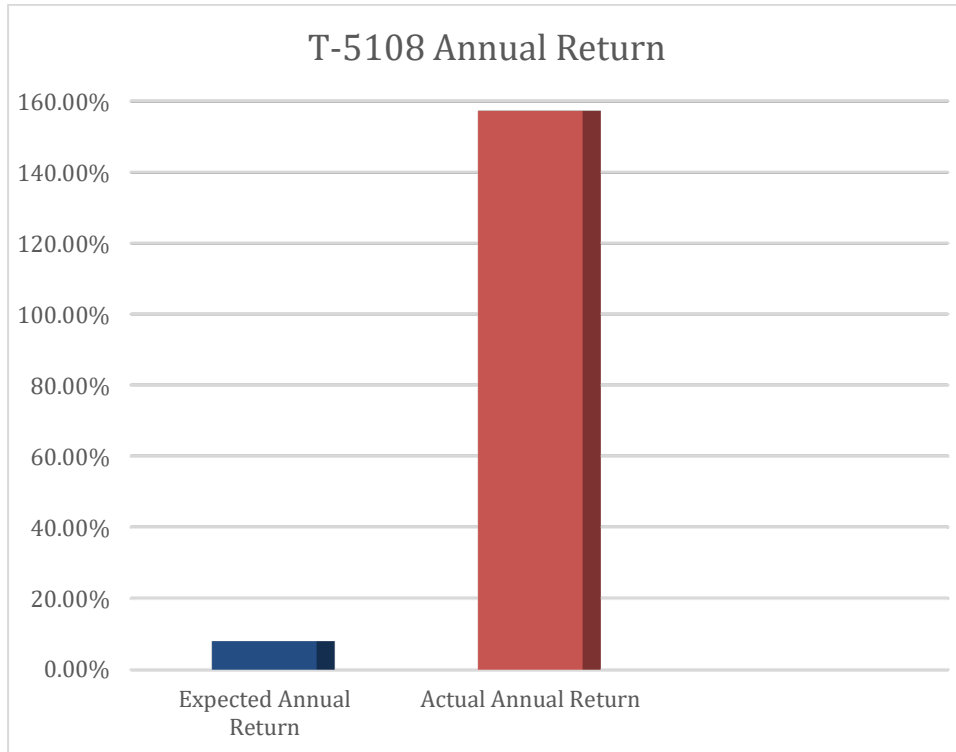
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-5108

T-5108 was purchased on December 8, 2022, on an insured having a 59-month life expectancy issued by ITM 21st. The actual life span of the insured was 3 months. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 157.30% and a total return of 39.33%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 157.30%



	Expected Annual Return	Actual Annual Return
T-5108 ANNUAL RETURN	8.00%	157.30%

IMPORTANT INFORMATION

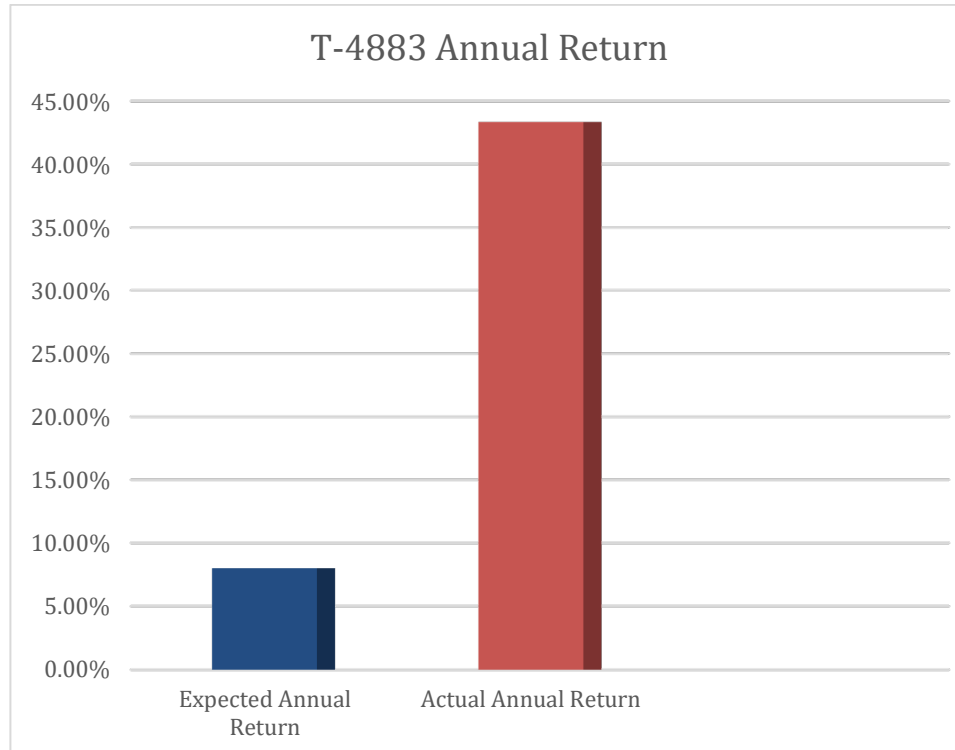
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-4883

T-4883 was purchased on January 15, 2022, on an insured having an 84-month life expectancy issued by ITM 21st. The actual life span of the insured was 15 months and 15 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 43.35% and a total return of 56.00%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 43.35%.



	Expected Annual Return	Actual Annual Return
T-4883 ANNUAL RETURN	8.00%	43.35%

IMPORTANT INFORMATION

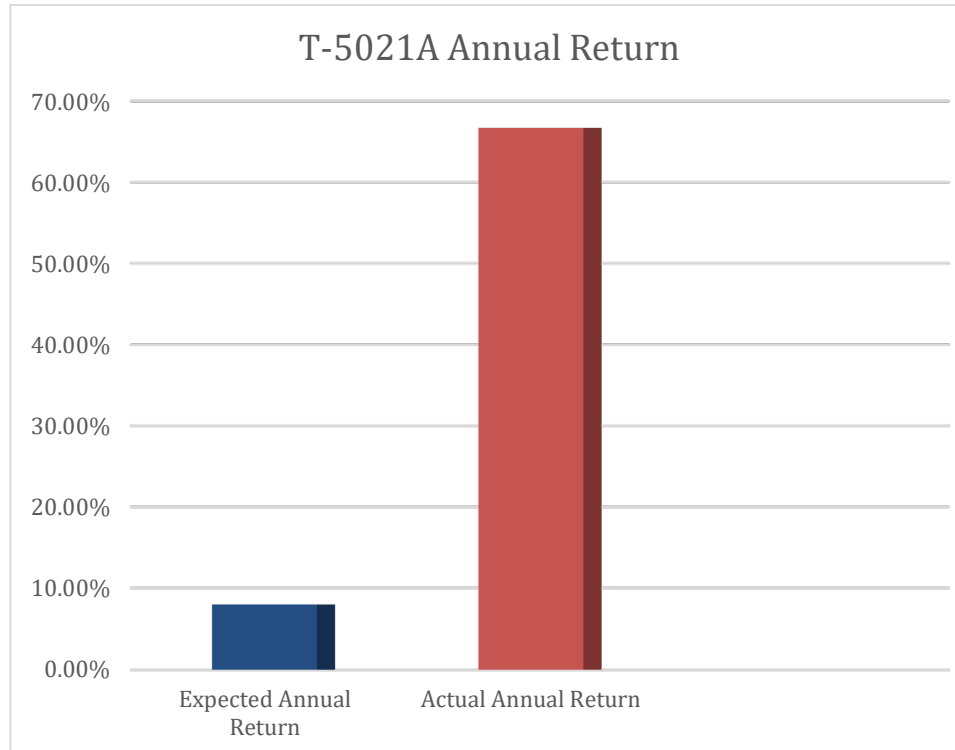
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-5021A

T-5021A was purchased on July 7, 2022, on an insured having a 77-month life expectancy issued by Longevity Services, Inc. The actual life span of the insured was 9 months and 7 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 66.71% and a total return of 51.33%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 66.71%.



	Expected Annual Return	Actual Annual Return
T-5021A ANNUAL RETURN	8.00%	66.71%

IMPORTANT INFORMATION

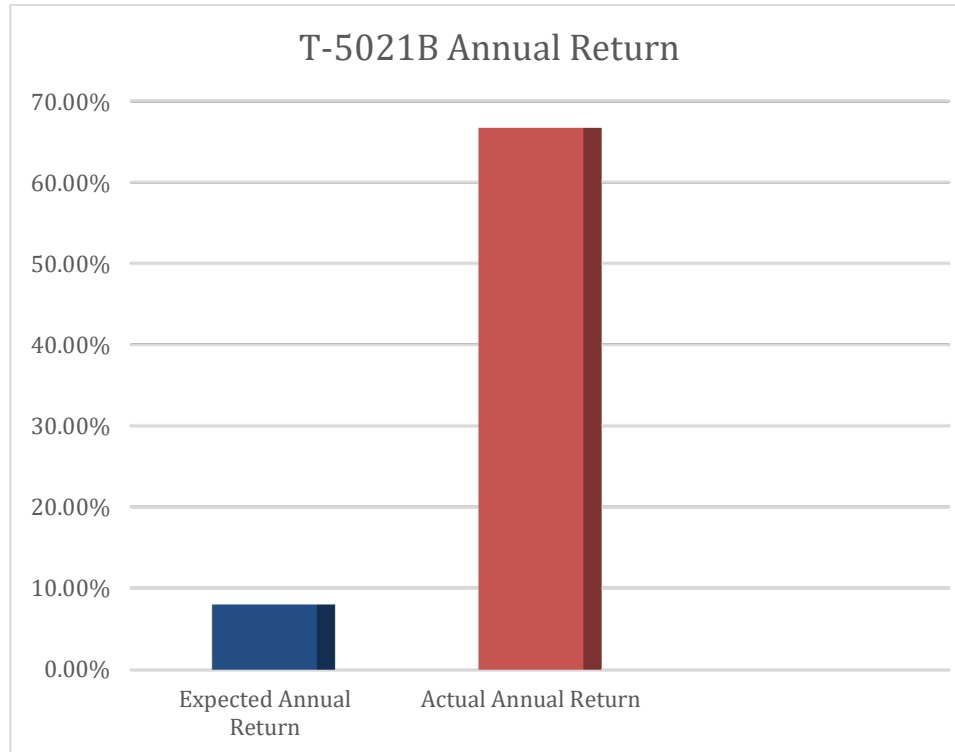
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-5021B

T-5021B was purchased on July 7, 2022, on an insured having a 77-month life expectancy issued by Longevity Services, Inc. The actual life span of the insured was 9 months and 7 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 66.71% and a total return of 51.33%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 66.71%.



	Expected Annual Return	Actual Annual Return
T-5021B ANNUAL RETURN	8.00%	66.71%

IMPORTANT INFORMATION

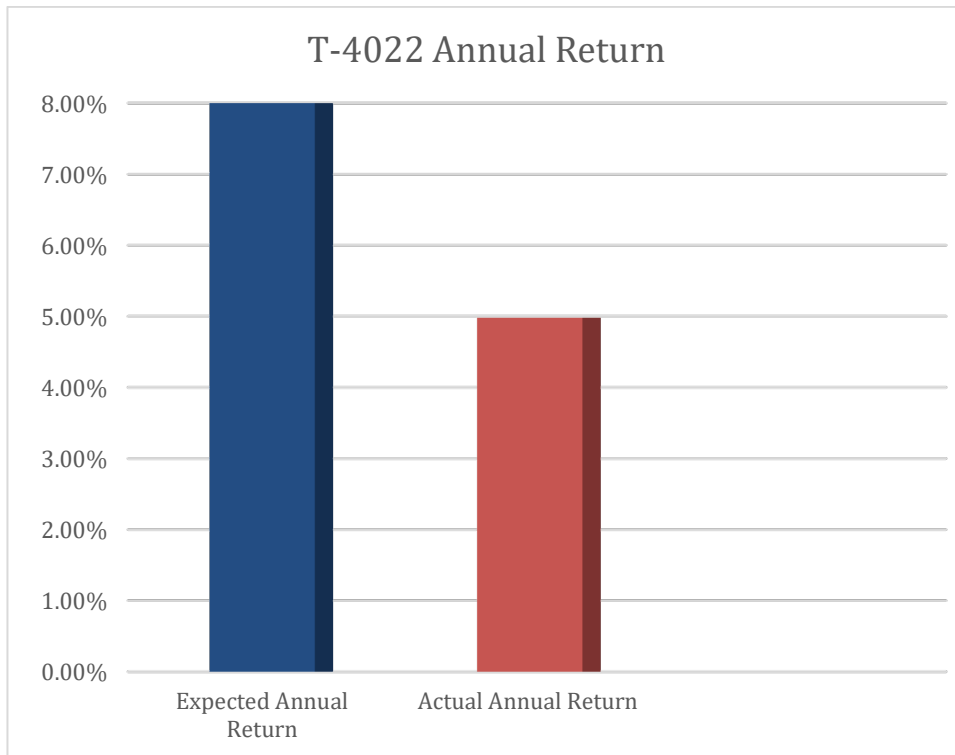
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-4022

T-4022 was purchased on 15 September 2014, on an insured having a 67-month life expectancy issued by ITM 21st Services, Inc. The actual life span of the insured was 108 months and 14 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 4.98% and a total return of 45.00%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 4.98%.



	Expected Annual Return	Actual Annual Return
T-4022 ANNUAL RETURN	8.00%	4.98%

IMPORTANT INFORMATION

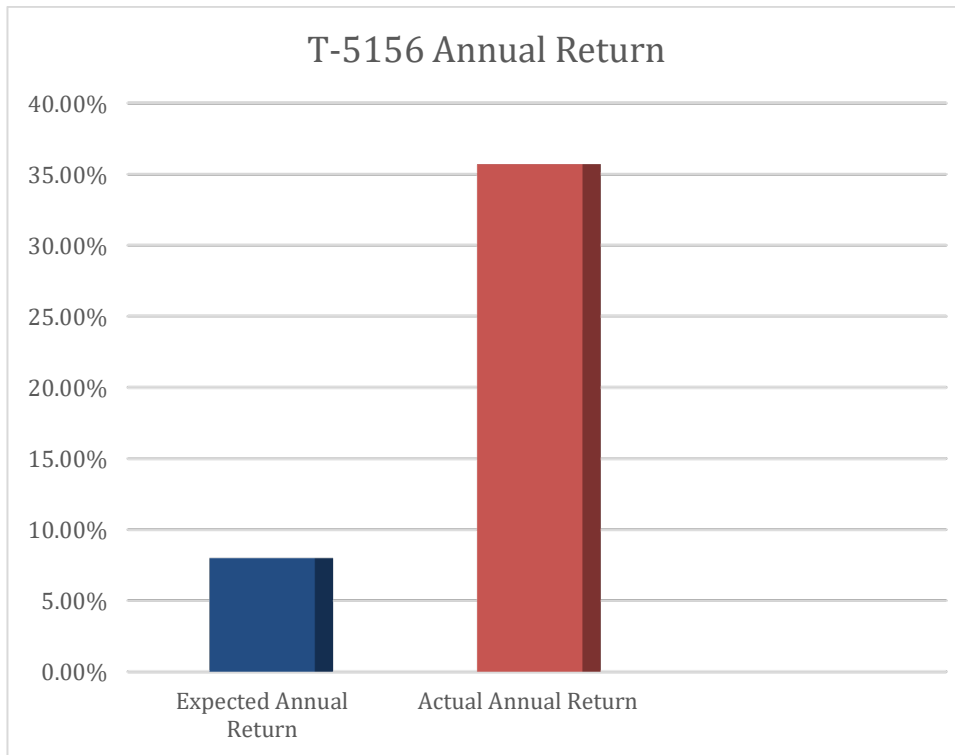
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-5156

T-5156 was purchased on 3 February 2023, on an insured having a 36-month life expectancy issued by ITM 21st Services, Inc. The actual life span of the insured was 8 months and 2 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 35.71% and a total return of 24.00%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 35.71%.



	Expected Annual Return	Actual Annual Return
T-5156 ANNUAL RETURN	8.00%	35.71%

IMPORTANT INFORMATION

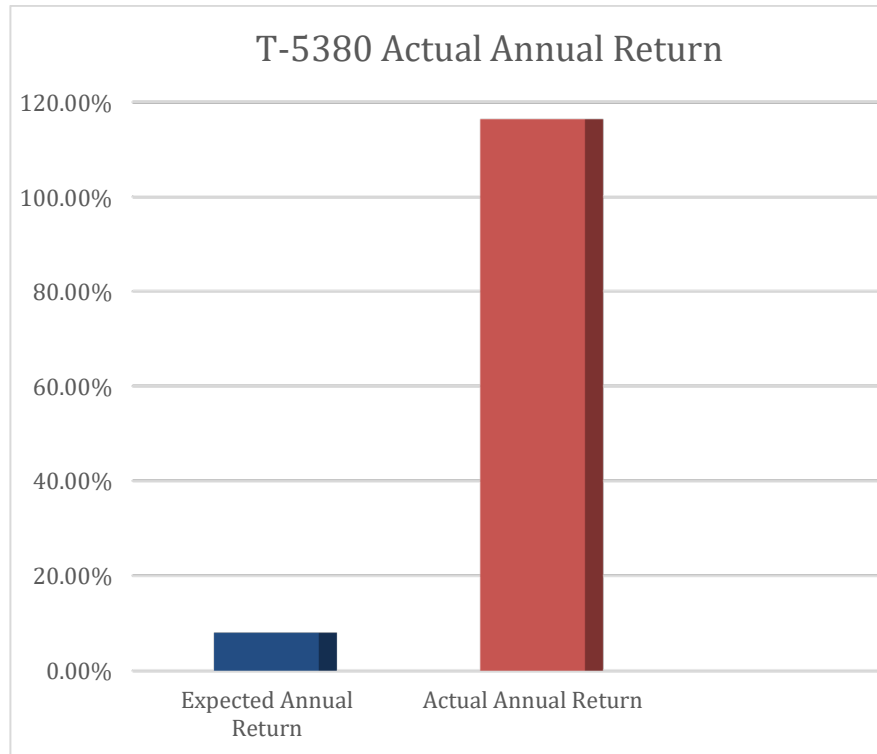
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-5380

T-5380 was purchased on 21 July 2023 on an insured having a 46-month life expectancy issued by ITM 21st Services, Inc. The actual life span of the insured was 3 months and 5 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 116.41% and a total return of 30.67%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 116.41%.



	Expected Annual Return	Actual Annual Return
T-5380 ANNUAL RETURN	8.00%	116.41%

IMPORTANT INFORMATION

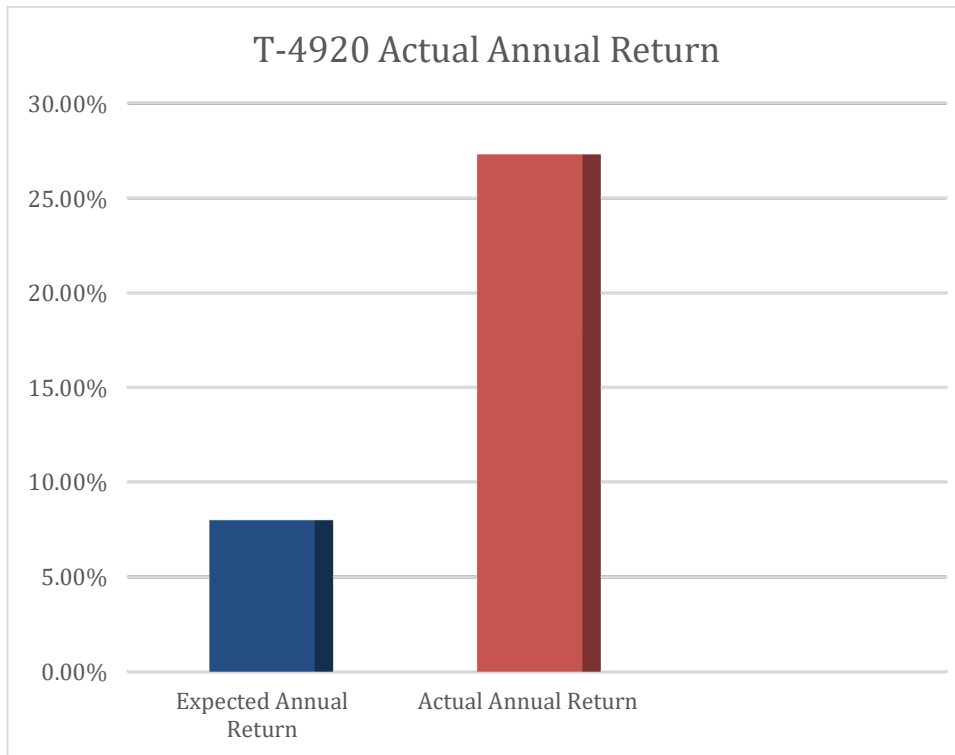
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T-4920

T-4920 was purchased on 9 May 2022 on an insured having a 60-month life expectancy issued by ITM 21st Services, Inc. The actual life span of the insured was 17 months and 18 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 27.30% and a total return of 40.00%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 27.30%.



	Expected Annual Return	Actual Annual Return
T-4920 ANNUAL RETURN	8.00%	27.30%

IMPORTANT INFORMATION

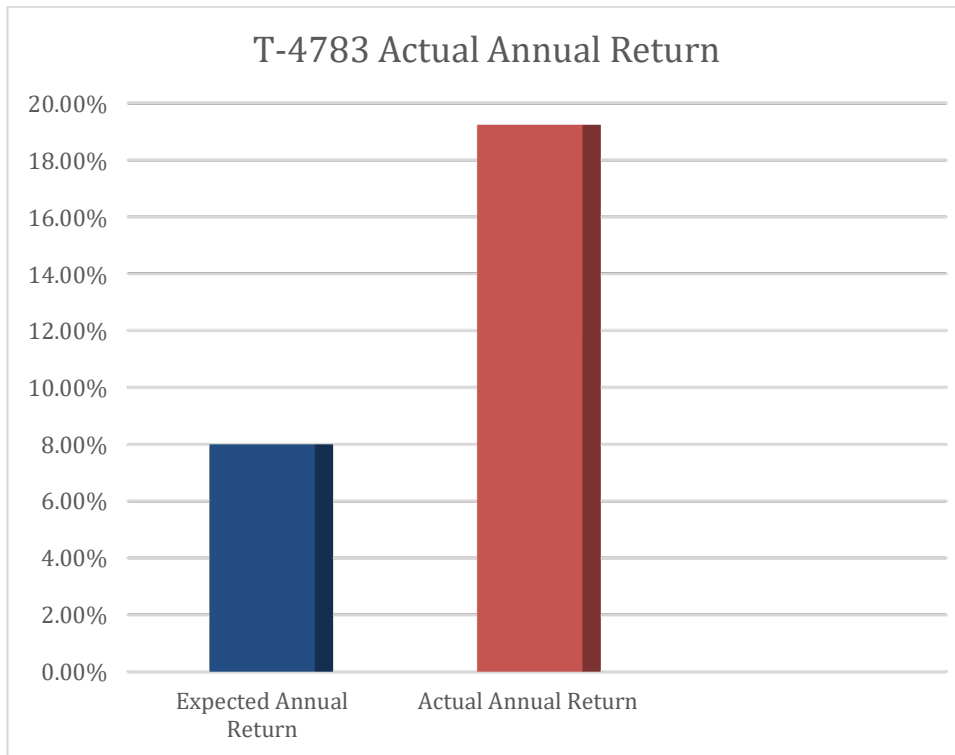
This schedule does not and should not, in any way be construed to be a guarantee of a specific return, specific payments to a Purchaser, or a specific date of death of any insured. The outcome of the policy outlined above does not constitute a statistically reasonable sample. Past performance does not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



T-4783

T-4783 was purchased on 5 October 2022 on an insured having a 36-month life expectancy issued by AVS. The actual life span of the insured was 13 months and 3 days. The purchasers were expecting an annual return of 7.00%. These purchasers experienced an actual annual return of 19.24% and a total return of 21.00%.

The purchasers were expecting an annual return of 7.00%. These purchasers experienced an actual return of 19.24%.



	Expected Annual Return	Actual Annual Return
T-4783 ANNUAL RETURN	7.00%	19.24%

IMPORTANT INFORMATION

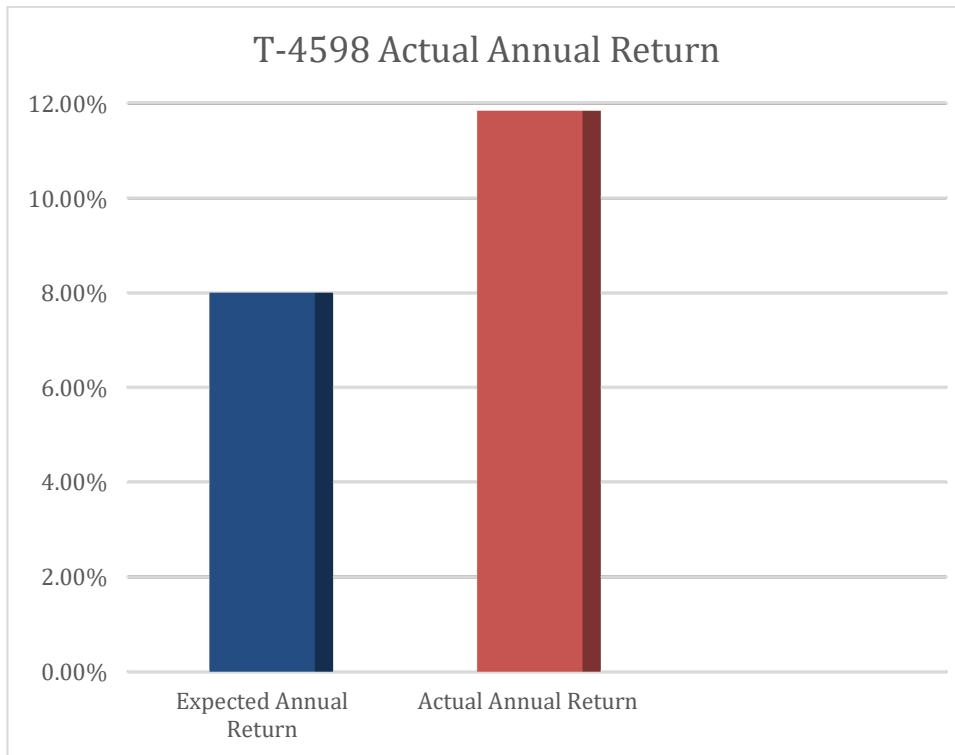
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T-4598

T-4598 was purchased on 16 July 2020 on an insured having a 60-month life expectancy issued by ITM 21st Services, Inc. The actual life span of the insured was 40 months and 17 days. The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual annual return of 11.84% and a total return of 40.00%.

The purchasers were expecting an annual return of 8.00%. These purchasers experienced an actual return of 11.84%.



	Expected Annual Return	Actual Annual Return
T-4598 ANNUAL RETURN	8.00%	11.84%

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.