

# EXHIBIT A

January 31, 2020

**NEW YORK  
DISCLOSURE STATEMENT**

**We will purchase the following payments (Purchased Payments) from You:**

- A) 12 monthly payments of \$820.00 each, beginning on January 1, 2035 and ending on December 1, 2035**
- B) 240 monthly Life Contingent payments of \$820.00 each, beginning on January 1, 2036 and ending on December 1, 2055**

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**The aggregate amount of the Purchased Payments is \$206,640.00.**

**The discounted present value of the aggregate Purchased Payments at the federal interest rate of 2.00% is \$125,917.55. The discounted present value is the calculation of the current value of the transferred structured settlement payments (Purchased Payments) under federal standards for valuing annuities.**

**The gross amount payable to seller (You) is \$8,000.00.**

**No other expenses are incurred by You.**

**The net amount payable to the seller (You) is \$8,000.00. The net cash payment You receive in this transaction from Us was determined by applying the specified discount rate to the amount of future payments received by Us, less the total amount of commissions, fees, costs, expenses and charges payable by You.**

**The net amount that You will receive from Us in exchange for Your future structured settlement payments represents 6.35% of the estimated current value of the payments based upon the discounted value using the applicable federal rate.**

**BASED ON PRICE QUOTES FROM METLIFE INVESTORS INSURANCE COMPANY AND NEW YORK LIFE INSURANCE COMPANY THE CURRENT COSTS OF PURCHASING A COMPARABLE ANNUITY FOR THE AGGREGATE AMOUNT OF PAYMENTS TO BE TRANSFERRED IS \$105,470.34 AND \$127,939.00 RESPECTIVELY.**

**Based on the net amount that You will receive in payment from Us and the amounts and timing of the structured settlement payments that You are selling to Us, this is the equivalent of interest payments to Us at a rate of 15.23% per year. PLEASE NOTE THAT THIS IS NOT A LOAN, BUT A SALE OF PAYMENT RIGHTS AND THE INTEREST FIGURE IS ONLY PROVIDED AS AN ILLUSTRATION OF THE ECONOMIC IMPACT OF THE SALE.**

**Notice of Cancellation Rights:**

**You may cancel without penalty or further obligation, not later than the fifth business day after Your receipt of payment from Us under the transfer agreement (Purchase Contract).**

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**Please be advised there are no penalties or liquidated damages payable by You in the event of any breach of the transfer agreement (Purchase Contract) by You.**

**Please be advised that You may be subject to adverse federal and state income tax consequences as a result of the proposed transaction. You should consult Your own counsel, accountant, or financial advisor regarding any federal or state income tax consequences arising from the proposed transfer.**

**By signing below, You are confirming receipt of this Disclosure Statement at least 10 days prior to You executing the transfer agreement (Purchase Contract).**

DocuSigned by:  
*Christopher Freeman*  
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**CHRISTOPHER FREEMAN**