

ANSWERS TO FREQUENTLY ASKED QUESTIONS

Questions related to the effect of confirmation of the plan

Q. Now that Reliant Life Shares' chapter 11 plan (the "Plan") has been confirmed, what happens next?

A: On January 13, 2026 (the "Effective Date"), the Plan became effective. This means that the policies were deemed to have been pooled as of that date. The policies are held by the Reliant Life Shares Receivership Statutory Trust ("RLSRST"). Nicholas Rubin, who was the chief restructuring officer for Reliant and is now the Liquidating Trustee for the Reliant Life Shares, LLC, Liquidating Trust (the "Liquidating Trust"), is now the Grantor of the RLSRST. The Grantor has the authority to administer the RLSRST and to direct the Trustee, which is Odyssey Transfer & Trust Company ("Odyssey"), to pay premiums and perform other tasks. The servicer, Vitaro Services, LLC (the previous servicer, ISC Services, merged with another life settlement servicing company and changed its name) will continue to administer the policies owned by the RLSRST, provide support to beneficiaries of the RLSRST (a.k.a. Position Holders), issue invoices for premiums, monitor insureds, and perform other tasks as directed by the Grantor.

Q. What happens on the Effective Date that affects me as a Position Holder?

A: All active creditors holding positions as of January 13, 2026, are now deemed to hold one position in the RLSRST **as a beneficiary**. Each position in the RLSRST is now tied to a benefit amount equal to the total of all active positions held by the Position Holder (formerly a creditor) prior to the Effective Date. This means you will receive one invoice each calendar quarter for premiums, and one invoice each year for an Annual Account Administration fee. It also means that when any insured dies, and after the claim for the death benefit of the policy that covered them is collected, a distribution will be made to all Position Holders pro rata based on their benefit amount.

Questions about the terms being used

Q. What is the difference between the Liquidating Trust and the RLSRST?

A: The RLSRST holds all of the life settlement policies and its beneficiaries are all of the active creditors holding positions as of January 13, 2026. The Liquidating Trust was formed on the Effective Date under the Plan and holds all of the assets of Reliant Life Shares, which primarily consist of litigation claims that may be pursued for the benefit of Reliant's creditors as provided in the Plan.

Q. What is a Position?

A: A Position is a fractional interest position as a beneficiary of the RLSRST. It represents the right to receive a fixed sum of money from the RLSRST over time and only as insureds die and the death benefit proceeds of policies are collected. It also represents the obligation to pay premiums and fees so long as the Position is active.

Questions about the RLSRST and Its Policies

Q. How many policies are currently in the RLSRST?

A: There are currently 18 policies active and in force that are owned by the RLSRST. However, three of them have been approved by the court to be lapsed. Two of these policies were ordered by the court to be sold, but no offers were received for them, and they will lapse in the next sixty (60) days. A third one that was authorized to be sold but that also received no offers will lapse in March 2026. Therefore, after March 2026, there will be 15 policies in the RLSRST (assuming no insureds die before March 2026).

Q. Going forward, what information about the policies and insureds will be provided to Position Holders?

A. A list of the policies will be provided to Position Holders with their next invoice. This list will contain the name of the insurance company that issued the policy, the net death benefit of the policy, the sex and date of birth of the insured covered by the policy, and the type of policy. Most of the information related to a policy does not change over time. The date of birth of the insureds can be used to determine the current age of the insureds. When an insured dies, the Grantor may ask the servicer to notify all Position Holders. Otherwise, the servicer will confirm and report to the Grantor that each insured is either alive or dead on a periodic basis, and the Grantor may communicate this information to Position Holders. **Position Holders should NOT contact the Support Team to ask about the health of insureds. Rather Position Holders can assume the insureds are alive until they are notified otherwise.**

Q. Will the names of the insurance companies and policy numbers for the policies held in the RLSRST be provided to Position Holders?

A: The names of the insurance companies will be provided, but the policy numbers will not. These two pieces of information could be used improperly to gain access to information about the insured that is strictly protected by Federal and State privacy laws. Therefore, policy numbers cannot be provided to Position Holders.

Q. Will the RLSRST hold policies with enough net death benefit to match the total Benefit Amounts held by all active Position Holders?

A: Yes. The Plan provides for the RLSRST to hold enough total death benefit to cover the total of all Benefit Amounts held by active Position Holders at any given point in time.

Q. What will the RLSRST do if the total net death benefit of the policies owned by the RLSRST exceeds the total Benefit Amount held by active Position Holders?

A: If this condition occurs, the RLSRST can sell, lapse or surrender policies it does not need and cannot afford to pay premiums for. The RLSRST may also ask an insurance company to reduce the death benefit of a policy it owns (if this option is available).

Q. If the RLSRST sells a policy that is not needed to cover the total of all Benefit Amounts held by active Position Holders, what happens to the net proceeds of the sale?

A: The Plan requires that proceeds received by the RLSRST for the sale of a policy will be paid to the Liquidating Trust for payment of administrative costs of the Liquidating Trust and distribution to creditors under the Plan.

Q. What happens when an insured covered by a policy held by the RLSRST dies?

A: The servicer will immediately take steps to file and collect a claim for the policy death benefit on behalf of the RLSRST. Once these proceeds are collected by the RLSRST, the Grantor will make a determination as to when and how much of the proceeds to distribute to Position Holders.

Q. How will Position Holders be notified of the death of an insured covered by a policy held by the RLSRST?

A: Upon learning of the death of an insured, the servicer will notify the Grantor. Once the death is confirmed by the servicer, the Grantor will prepare and issue a notice to Position Holders. This notice will be sent by email.

Q. How frequently will the RLSRST make distributions?

A: Once the death benefits are received, the Grantor will make distributions to Position Holders as soon as practicable. Position Holders will not have to wait until all of the insureds die before receiving their distribution.

Q. How many Position Holders were beneficiaries of the RLSRST on the Effective Date?

A: Approximately 425 Position Holders remained active as of the Effective Date.

Q. How often will information about the health status of the insureds be updated?

A: The insureds are being monitored to industry standards on a continual basis. However, the updating of any insured health status is both time-consuming and expensive, and it does not change when they will actually die. Therefore, unless the Grantor deems it necessary, the health status of the insureds will not be updated on a regular basis.

Q. Will the “health status” of the insureds be reported to Position Holders on a periodic basis?

A: No. Position Holders should assume all insureds are being monitored and that they are living, unless and until they are notified that an insured has died.

Customer Support and General Questions

Q. How can I change my email address, phone and mailing address for receiving invoices and other notices?

A: Contact the Support Team by email to change any of your contact details. Their email address is: support@reliantlifeshares.com

Q. Can I continue to call the Support Team that was in place during the bankruptcy case for questions about invoices or the RLSRST?

A: The Support Team will be available to receive voicemail messages and emails concerning matters related to Position Holder accounts and to provide general information concerning the RLSRST. The Support Team number is +1 (470) 703-4600. Please make sure to listen to the outgoing greeting and follow the instructions provided carefully.

Q. How can I request a return call from a Support Team member?

A: Most inquiries can be handled by email, but should the Support Team determine that a specific issue requires a conversation, they will send you an email with a link in it that can be used to schedule a call.

Q. Will the Customer Portal provided during the bankruptcy case remain available?

A: Yes. The same Customer Portal used during the bankruptcy case will remain in use and available to active Position Holders.

Q. Can I authorize another person to receive information about my account and Position on my behalf?

A: Yes, but additional documentation may be required and a processing fee may be charged to complete such a request.

Q. My Position is held in an IRA or qualified plan. Can I change my custodian or trustee?

A: You should contact your custodian concerning this question.

Q. Can I name a beneficiary for my account and Position?

A: No. A Position is not a policy and there is no “Pay Upon Death” option applicable to any Position Holder account. If your Position is held in an IRA or other qualified plan account, you may be able to name a beneficiary for that account, but you must contact your custodian concerning this issue.

Q. Can I name someone else to receive my distributions from the Trust?

A: Generally, no, but there may be certain situations in which this could be arranged. You would need to submit your request to the Support Team, and they will consult with the Grantor on a case-by-case basis concerning this issue.

Questions About Invoicing

Q. How frequently will invoices be issued?

A: Invoices will be issued on a calendar quarter basis, except for the Annual Account Administration fee invoice, which will be issued around the beginning of each calendar year.

Q. What forms of payment are accepted for the payment of an invoice?

A: Non-qualified plan accounts or “cash” accounts may pay by credit or debit card or ACH transfer through the Customer Portal or they can pay by check. IRA accounts, including Roth, SEP-IRA, and inherited IRA accounts, 401k and other qualified plans MAY pay by check, but they can pay through the Customer Portal as well.

Q. Why do I have to pay an Annual Account Administration invoice?

A: The cost of operating the RLSRST is covered by this fee. Position Holders who do not pay all of the invoices they receive, in full and on time, will forfeit their Position as a beneficiary. If that occurs and the Position Holder timely filed a claim in the bankruptcy case, they will then be considered creditors in Class 3d under the Plan without the

necessity of taking further action. Creditors in Class 3d will only receive a distribution if all other creditors are paid in full, which is unlikely.

Q. Why do I have to pay an Annual Account Administration fee in addition to the custodial fees I pay to my IRA or qualified plan custodian?

A: As has always been the case, plan custodians are separate companies that have no formal relationship with the RLSRST. They charge fees for their services as they see fit. The costs of operating the RLSRST is separate and distinct from fees charged by any other unrelated party.

Q. Who determines the amount of each invoice and how do they calculate it?

A: The servicer calculates the premiums payable for each policy owned by the RLSRST. This is done using the industry-standard methodology known as “premium optimization.” This methodology is designed to determine the minimum level premium to pay in each calendar year that will keep a policy in force and good standing until the next calendar year. Each Position has a related Benefit Amount stated in dollars. This amount divided by the then current total death benefits of all policies owned by the RLSRST equals that Position’s percentage interest in the RLSRST. That percentage is multiplied by the total premium payable for the period in question (e.g., a calendar quarter) and the result is the pro rata amount of premium payable by the subject Position Holder.

Q. Why did the amount payable for my invoice increase?

A: The RLSRST pooled all active policies based on the total death benefit amount held by all Position Holders on the Effective Date. The total annual premium needed to keep all such policies in force over the next year was then calculated and that sum was divided proportionally to each Position. In some cases, the premiums payable for the individual Positions held by some creditors before the Effective Date were less than the premiums payable for their single Position in the RLSRST.

Q. Why did the amount payable for my invoice decrease?

A: The RLSRST pooled all active policies based on the total death benefit amount held by all Position Holders on the Effective Date. The total annual premium needed to keep all such policies in force over the next year was then calculated and that sum was divided proportionally to each Position. In some cases, the premiums payable for the individuals Positions held by some creditors before the Effective Date were more than the premiums payable for their Position in the RLSRST.

Q. Why do I have to continue to pay invoices for pro rata premiums to preserve my Position?

A: The assets of the RLSRST are life insurance policies. Like all forms of insurance, premiums must be paid to keep each policy in good standing until the insured covered by the policy dies and a claim is collected.

Q. If I cannot afford to pay my entire invoice, can I pay less than the invoice amount and reduce the Benefit Amount of my Position as a beneficiary of the RLSRST?

A: No. Once your Position as a beneficiary of the RLSRST is allocated to you on the Effective Date, the Benefit Amount cannot be changed. Therefore, you must pay premiums and fees as invoiced or forfeit your Position.

Q. Can I apply for a payment plan to pay my invoices?

A: No. Payment plans were offered by Reliant during its bankruptcy case to allow creditors to pay off amounts due in arrears. Payments received for current invoices are used to pay current premiums, so they cannot be paid over time.

Q. Does the payment plan I applied for during the bankruptcy case remain in place after the Effective Date?

A: Yes. Until your balance is paid in full, you must pay your monthly installments. Failure to do so will result in forfeiture of your Position.

Questions About Transferring or Selling Positions

Q. Can I sell my Position to another Position Holder?

A: No. Positions are a form of security. As such, State and Federal regulations do not permit Position Holders to sell or resell Positions, even to another Position Holder.

Q. Can I give my Position (or part of it) to someone who is not a Position Holder (e.g., a relative, charity, or close friend)?

A: There are only two times a Position can be transferred. The first is that if the original Position Holder on the Effective Date dies, their Position can be passed on to an heir or other party named in their will. However, the proper documentation must accompany the request to re-register a Position and there may be a processing fee charged for this service. The second is if the requested transfer is to a trust for which the Position Holder is a related party (e.g., a grantor, trustee or beneficiary). There may be additional requirements applicable to this second kind of transfer, and a fee may be charged to process this type of request.