



OUR PLEDGE

Henderson Structured Settlements is licensed with all major federally-licensed life insurance companies underwriting structured settlements in Canada.

A structured settlement produced by Henderson Structured Settlements will always be brokered without regard to the commissions payable to Henderson for its brokerage services and with the intent of producing the best structured settlement income/cost attainable in the marketplace at the time of final brokerage.

Ceteris paribus (other things being equal), Henderson Structured Settlements will always be able to match or better any structured settlement income/cost attainable in the structured settlement marketplace at the time of final brokerage.

Henderson Structured Settlements will, with every structured settlement annuity contract, produce the written guarantee set out on the back of this card.

OUR GUARANTEE

HENDERSON GUARANTEES that this structured settlement annuity, as of its contract date, and the attendant settlement documentation, reviewed and formally

approved of by Henderson, satisfies every current requirement of Canada Revenue Agency for structured settlement annuities and attendant settlement documentation, to the effect that the tax-free status of the structured settlement annuity payments is maintained in the hands of the recipient.

HENDERSON GUARANTEES that this structured settlement annuity has been brokered with major federally-licensed Canadian life insurers.

HENDERSON GUARANTEES that the terms of the structured settlement annuity conform absolutely to the specifications of all settlement documentation received and reviewed by Henderson.

HENDERSON GUARANTEES that it will, free-of-charge, manage the lifetime service requirements of the person(s)/entity(ies) in whose name(s) the structured settlement annuity has been contracted. Henderson will act as liaison with the life insurance company(ies) underwriting the structured settlement annuity to effect changes in name(s) and address(es), arrange for direct bank deposits and, generally, meet all other service requirements.

This document is warranty that Henderson assumes full responsibility for every aspect of the structured settlement annuity that it has, by its own actions, put in place. If, for any reason, this structured settlement annuity fails to meet the above-cited conditions, Henderson will, upon proper notification, remedy any shortcoming(s) at its own expense. This guarantee is valid for the term of the structured settlement annuity.

HENDERSON STRUCTURED SETTLEMENTS LP

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