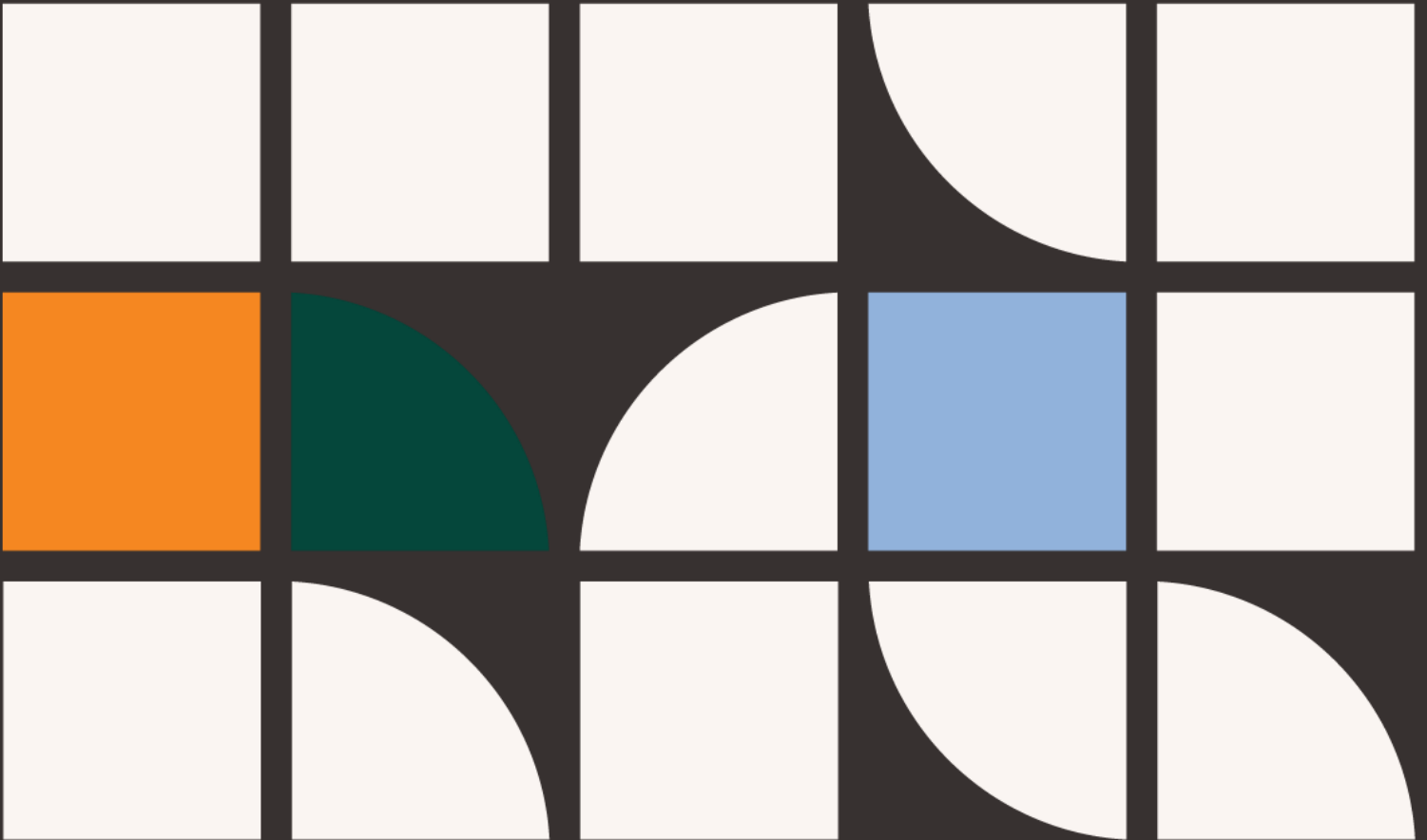


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Woodville Consultants Limited

This document is used to outline the relation between Woodville Consultants Limited ("Woodville") and Talisman Insurance Company LLC. ("The Insurer").





Who Is Talisman Insurance Company LLC (“Talisman”)

Talisman Insurance Company, Inc is an alternative risk transfer for Woodville’s insurance needs. Bonds issued for the Woodville programmes are duly licensed, regulated, and authorised insurance transactions governed by the captive insurance statutes of the State of Oklahoma.

By Woodville’s participation in a protected cell and agreeing to be a shareholder, capacity in the international reinsurance markets is accessed allowing Woodville to expand their business, lower their insurance cost, create proprietary coverage (such as the two ATE Programmes) and avoid the unnecessary cost and complexity that generally comes from arm’s length insurance transactions in the standard market.

Each of the Talisman cells are incorporated having individual tax ID and NAIC identifiers giving greater legal certainty to the segregation of risk.

What Is Talisman’s Strength?

Talisman Surety & Fidelity Company, Inc Protected Cell #1 is a protected cell of Talisman Insurance Company, LLC. Talisman Surety & Fidelity Cell #1 cedes 100% of its risk and reinsures each of the surety bonds issued with Lloyd’s of London.

The Coverage allows bonds up to \$10,000,000 backed by The Lloyd’s security (A Rated). Specifically, the security behind Talisman bonds is rated:

- AM Best (A)
- Fitch (A+)
- And Standard and Poor’s (A+)

In the event of Talisman Surety & Fidelity Company, LLC’s insolvency, their reinsurance through Lloyd’s of London will pay any valid claims.

Ramon International Brokers Limited, a Lloyd’s broker, administers one of the Woodville / Talisman ATE Bond Programmes, adding another layer of trust.



Programme Structure

Woodville's programme insures numerous small Individual Loans using investor cash, limiting risk per case to max £5,000. Even in the rare event of a claim failing, Talisman's Bond pays out, securing investor capital.

Live Example

- 1 An investor invests £100,000 and a Capital Coverage Bond is issued. The underlying assets are 100 ATE claims at £1,000 each.
- 2 The solicitor fails to repay Woodville all 100 Individual Loans, then Talisman pays out £100,000 and investors receives all its capital.
- 3 IF the solicitor fails to repay 10 Individual Loans to Woodville, then Talisman will only pay out £10,000 (the failed cases) as the other 90 claims were successfully repaid to Woodville.
- 4 The investor will receive £90,000 from the successful 90 Individual Loans from Woodville and £10,000 on the unsuccessful Individual Loans from Talisman. The £10,000 is paid directly to the investor from Talisman.





Capital Coverage | Bond Highlights

- Investors subscribe to Woodville ATE Notes or ISIN products, receiving an investment certificate or custodian-provided contract note.
- Woodville allocates investor capital to specific Approved Solicitors upon receipt.
- If the Investor elects Woodville will arrange for Talisman to issue a capital coverage Bond (“Bond”) to the investor.
- Upon receipt of loan proceeds Woodville allocates and lends capital to specific Approved Solicitors for specific ATE claims like Road Traffic Accidents, Housing Disrepair, Plevin and PCP, with Individual Loans capped at £5,000 per Individual Loan.
- The capital coverage Bond insures the performance of the solicitor to repay Woodville the Individual Loans under their credit agreement. The Bond lists the amount the investor has invested.
- It details the various agreements under which the Bond is issued and makes clear that it is the small Individual Loans that are insured.
- In the event any of these Individual Loans are not repaid by the solicitor to Woodville, then, subject to proof, the Bond will ONLY pay the Individual Loans that the solicitor was unable to repay.
- The Bond does not insure the performance of Woodville and its ability to repay the investor, rather it insures the solicitor’s inability to repay Woodville for the Individual Loans for the cases /ATE claims. If the solicitor repays Woodville 100% then the bond does not have any further liability.
- Under the capital coverage Bond, the investor is joint Obligee with Woodville. The bond confirms that any claim made will be paid directly to the investor. Only ONE claim per Individual Loan will be paid under the Bond.
- The investor signs a Declaration Letter to confirm that they have read the documents issued and have understood the terms.



Insurance Benefits for Woodville Investors

This option (a Bond is only arranged if the investor elects) gives the investor a Capital Coverage Bond, meaning if Woodville default on the total capital payment as a result of the inability of the solicitor to repay the Individual Loans, then Talisman will pay any Individual Loans that have not been repaid by the solicitor. If there is a default by the solicitor, then both Woodville and / or the Investor can make a claim under the Bond as both Woodville and the Investor are both direct beneficiaries under the Bond, but the claim will only be paid to the named Investor. ONLY ONE CLAIM WILL BE PAID PER INDIVIDUAL LOAN.

The Investor will receive a Bond specifying the investment amount and defines the solicitors receiving the loans from Woodville.

Claims Process

If 14 days after the maturity date, payment has not been made, the Investor makes a claim to Woodville.

If Woodville then does not pay within 28 days, the Investor can then make the claim directly to Talisman by email or letter.

Talisman will then work directly with the investor to deal with the claim.

FOR CLAIMS, INVESTORS REACH OUT TO TALISMAN DIRECTLY, USING CONTACT DETAILS IN THE BOND OR POST-INVESTMENT DECLARATION LETTER.



Woodville Consultants Limited | DISCLAIMER

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