

Dear LPHI Creditor:

We are writing today to introduce ourselves, the Life Partners Position Holders Trust (the "PHT"), and Magna Servicing. The PHT is one of two trusts created by LPHI's Joint Plan of Reorganization. The job of the PHT is to liquidate the LPI policy portfolio and distribute the net proceeds to investors. Magna Servicing, a subsidiary of Vida Capital, will service the portfolio. Magna Servicing will maintain the Waco office that was previously Life Partners, many of the LPI personnel, as well as the phone and fax numbers -- so we will be easy for you to reach.

Please remember there are approximately 22,000 investors that have over 120,000 individual positions, many of which will move into new trust so please be patient during the final stages of this transition. While we look forward to your questions and comments, both the PHT and Magna Servicing have a great deal of work to do to manage the transfer of the policies and investor positions to the new trust and new servicer.

In the coming days, we will be in touch with you as we transition into the next stage of this reorganization. In the near term, you should expect to receive:

- If one of your positions matured, a check for your share of the maturities that occurred prior to November 11, 2016 (by December 23, 2016);
- A check repaying any maturity fund loans that were made to the debtor (by December 23, 2016);
- A statement for "catch-up" payments that may be due;
- Invoices from Magna Servicing for annual premiums renewing between May and October 2017; and
- Invoices jointly from the Debtor and the PHT Trustee, for any premiums still owed on 2016 renewals and any annual premiums for 2017 that renew before April 30, 2017.

Magna Servicing can be reached by phone at 800-368-5569, as well as by email at custsrv@magnaservicing.com (Customer Service), premiums@magnaservicing.com (Premium Billing) and policyservices@magnaservicing.com (Policy Services).

We look forward to working with you and appreciate your patience as we move forward.

Very truly yours,



Eduardo S. Espinosa,
PHT Trustee

Mark Embry,
President Magna Servicing