



UNITED STATES POSTAL INSPECTION SERVICE

CHARLOTTE DIVISION

November 30, 2009

Dear A&O Life Settlement Investor:

Re: A&O Life Settlements

The United States Postal Inspection Service in conjunction with the Federal Bureau of Investigation and the Internal Revenue Service is currently investigating the activities of the above named organization.

I received information indicating you may have invested with A&O Life Settlements. As part of this investigation, I have enclosed a questionnaire for you to complete. Please complete the questionnaire and return it back to me with copies of any documentation related to A&O Life Settlements you may have. I have included a self-addressed envelope that requires no postage.

Thank you for your assistance in this matter. If you have questions, you may reach me at (804) 418-6113 or Fraud Analyst Martin Davis at (804) 418-6130.

Sincerely,

A handwritten signature in cursive script that reads "Marydith J. Newman".

Marydith J. Newman
Postal Inspector

Attachment: Questionnaire

RICHMOND DOMICILE
PO BOX 25609
RICHMOND VA 23260-5609
TELEPHONE: 877-876-2455
FAX: 804-418-6128

The United States Postal Inspection Service is committed to protecting the nation's mail system from criminal misuse. Pursuant to federal law, victims are entitled to certain rights which include notification of the status of the investigation. This letter is to inform you that you have been identified as a possible victim of alleged mail fraud.

We would like to make you aware of the victim services that may be available to you and to resolve any questions you may have regarding the criminal justice process throughout this investigation. Additional information is outlined in the enclosed PUB 308, Know Your Rights: A Guide for Victims and Witnesses of Crime. The enclosed brochures provide information about the USPIV Victim Witness Assistance Program, resources and instructions for accessing the Victim Notification System (VNS). VNS is designed to provide you with information regarding the status of your case.

This case is currently under investigation. This can be a lengthy process and we request your continued patience while we conduct a thorough investigation.

As a crime victim, you have the following rights under 18 United States Code § 3771: (1) The right to be reasonably protected from the accused; (2) The right to reasonable, accurate, and timely notice of any public court proceeding, or any parole proceeding, involving the crime or of any release or escape of the accused; (3) The right not to be excluded from any such public court proceeding, unless the court, after receiving clear and convincing evidence, determines that testimony by the victim would be materially altered if the victim heard other testimony at that proceeding; (4) The right to be reasonably heard at any public proceeding in the district court involving release, plea, sentencing, or any parole proceeding; (5) The reasonable right to confer with the attorney for the Government in the case; (6) The right to full and timely restitution as provided in law; (7) The right to proceedings free from unreasonable delay; (8) The right to be treated with fairness and with respect for the victim's dignity and privacy.

We will make our best efforts to ensure you are accorded the rights described. Most of these rights pertain to events occurring after the arrest or indictment of an individual for the crime, and it will become the responsibility of the prosecuting United States Attorney's Office to ensure you are accorded those rights. You may also seek the advice of a private attorney with respect to these rights.

It is important to note that at the investigative and/or prosecutive stage this agency makes no express nor implied representations of wrongdoing on the part of the individual or company investigated. These individuals and/or entities and anyone associated with them are innocent until proven guilty in a court of law. This letter should not be considered a reflection, either way, of the honesty or integrity of the individuals or companies involved or anyone in privity with them.

If you have any questions regarding this investigation, please contact Postal Inspector M. Newman at telephone number (804) 418-6113. The Victim Notification System (VNS) is designed to provide you with direct information regarding the case as it proceeds through the criminal justice system. You may obtain current information about this matter on the Internet at WWW.Notify.USDOJ.GOV or from the VNS Call Center at

1-866-DOJ-4YOU (1-866-365-4968) (TDD/TTY: 1-866-228-4619) (International: 1-502-213-2767). In addition, you may use the Call Center or Internet to update your contact information and/or change your decision about participation in the notification program. If you update your information to include a current email address, VNS will send information to that address. In order to continue to receive notifications, it is your responsibility to keep your contact information current.

Number _____ anytime you contact the Call Center and the first time you log on to VNS on the Internet. In addition, the first time you access the VNS Internet site, you will be prompted to enter your last name (or business name) as currently contained in VNS. _____

The Victim Witness Assistance Program of the U. S. Postal Inspection Service is available to assist victims and witnesses during the investigative stages of the federal criminal justice process. This assistance can include working with you to resolve any questions or problems you may have as a result of the crime, and providing information on available resources including counseling and consumer protection agencies.

If you have questions about our Victim Witness Assistance Program, please contact me.

Sincerely,

Charlene Tyler
Victim Witness Assistant
USPIS - Richmond Field Office
PO Box 25009
Richmond, VA 23260
Phone: (804) 418-6104
Fax: (804) 418-6150
Email: ctyler@uspis.gov

A&O Investor Questionnaire

Name: _____

Address:

Preferred Contact Numbers:

Best time to call:

Email:

Educational Background:

Occupation:

Please be as specific as possible in answering the following questions. If you require extra space, please attach extra pages. It is important to answer these questions from your own personal knowledge.

Questions Relating to your Investment(s)

1. How, when and where did you first learn of A&O Life Settlements?

2. Who told you about your investment options (A&O Life Settlements directly or a sales agent)?

3. With whom did you invest through (ie. Who was the sales agent you dealt with?)

4. What information received from A&O made you decide to invest with them? Who provided you with this information?

5. Please provide the date(s) on which you invested with A&O Life Settlements, and the amounts you invested on those date(s):

6. Which A&O product did you invest in? Was it a life insurance policy or a life fund?

7. What was your understanding of the risk involved with your investment? Who told you the safety of your investment investment?

8. What was the annual percentage rate of your investment?

9. Was your investment guaranteed? By Whom or What?

10. Did you receive documents back from A&O after you invested? Did you receive a Private Placement Memorandum, or a Provident Capitol Indemnity Bond?

*

11. What form of payment did you use to invest your money (*i.e.*, check, cash, wire)?

12. How did you get the payment to A&O (*i.e.* FedEx, U.S. Mail, hand delivery, wire)?

13. If your investment was mailed, to what name and address did you send it?

14. If your investment was wired, to who was it wired to? To what bank?

15. Did you receive any documentation or other confirmation that shows your investment was received (i.e. confirmation notice, quarterly statements, bond)? If so, how did you receive that confirmation (via mail, email, phone call)?

16. At the time you invested, what was your understanding of what and who you were investing in?

17. Please circle any of the following materials related to A&O Life Settlements that you have in your possession. (If you have materials, please provide copies).

A&O or PCI promotional materials

A&O Private Placement Memorandum

A&O History fact sheet

A&O sales representative business card

A&O statistical promotional material

Contracts or agreements related to A&O investments

Faxes

Account or Investment statements

Emails

Other written correspondence to include correspondence with A&O, A&O sales representatives, Russell Mackert, Shepherd Capitol Management, GLO CPAs LLLP or PCI

Mailing envelopes from A&O, PCI, GLO CPAs LLLP or Shepherd Capitol Management

Mailing receipts for documents sent to A&O, PCI, or Shepherd Capitol Management, or Russell Mackert

Audio or Video recordings.

List any other materials not above:

18. Did you refer any friends or relatives to A&O Life Settlements who may have invested also? If so who and what is their contact information?

19. List any additional information, materials, or comments you have concerning your dealings with A&O Life Settlements, and its related companies; or related officers Brent Oncale, Chris Allmendinger, Adely Wahab, Russell Mackert, or any other A&O Life Settlement representatives?

20. Did you ever receive any money back from A&O?

21. By your calculations how much money is owed to you from your investment with A&O? Explain:

Signature: _____ Date Completed: _____