



IAC Professionals ...



Welcome

The IGF Act Companies (IAC™) cordially invite insurance and capital markets professionals, administrative and service providers to consider engaging their special expertise with IAC™ Insurers.

IAC™ is pleased to announce IAC³ - The IAC™ Cube. Operating under appointment, these IAC™ Insurers benefit from 30+ years of advanced technology development and real-world operations.

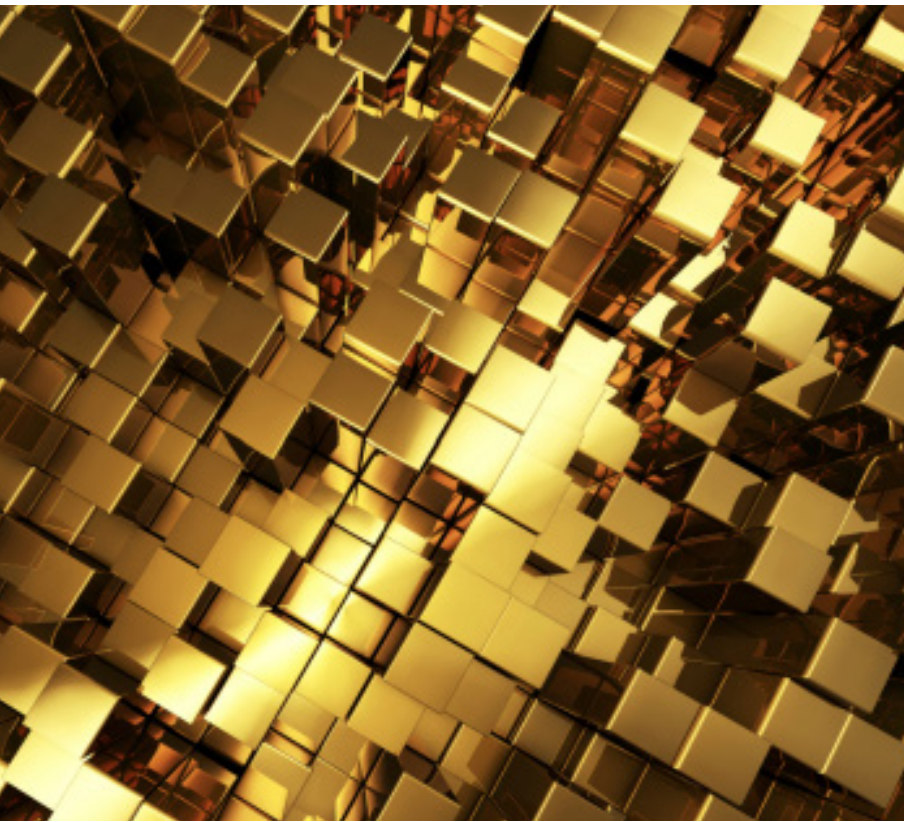
The story of IAC™ Insurers, began with the convergence of insurance|capitalmarkets|assets in the early 1980's.

The result is an advanced infrastructure platform for transforming risk exposures into capital securities and digital assets, retaining unique risks, and funding project finance, acquisitions, financial guaranty, unique assets and diversified asset strategies.

At the core of these activities is the technical and operational expertise of our Transactional and Operational Participants...



We invite you to consider leveraging your professional resources and expertise in assisting IAC™ Insurers, their management, transactional and operational participants and clients.



Content

2	Welcome
4	What we do
6	IAC™ Transaction Operations Participants
9	Increasing revenue
11	IAC™ Transaction Operations Advisory Roles
12	Join us
15	Next steps
16	Contact us

What we do

"First Transformer Company"

IAC™ Insurers are specialised insurance companies which transform insurance and other risk exposures into capital markets obligations | digital assets.

We also hold risk - but we are quite different. Our Policies are 100% backed by eligible government obligations, with no currency or timing risk, held by government approved custodians - so we've substantially limited counterparty risk.

Since 1989, Policies written and bonds insured by IAC™ Insurers have maintained the highest USD ratings available.

IGF Act Companies™

Celebrating 30+ years, we began as perhaps the world's first bondholder insurer guaranteeing non-investment grade municipal bonds, which were rated "AAA".

Our unique structure was transformed into the world's first transformer legislation, the *Investors Guaranty Fund, Ltd. (Policyholder Reserves) Act, 1991* (the "IGF Act"). It was the forerunner of segregated portfolio legislation globally. The IGF Act creates, in essence, a "bankruptcy proof" structure, designed to provide safety, security and assurance of timely payment.

Our Principals invented "insurance securitisation" and patented it globally, along with a unique form of loss mitigation and long-term funding instrument, the FlexGIA™.

All IAC™ Insurers operate under and are subject to the IGF Act and IAC™ Rules & Regulations of The IGF System™.

IAC³ - The IAC™ Cube

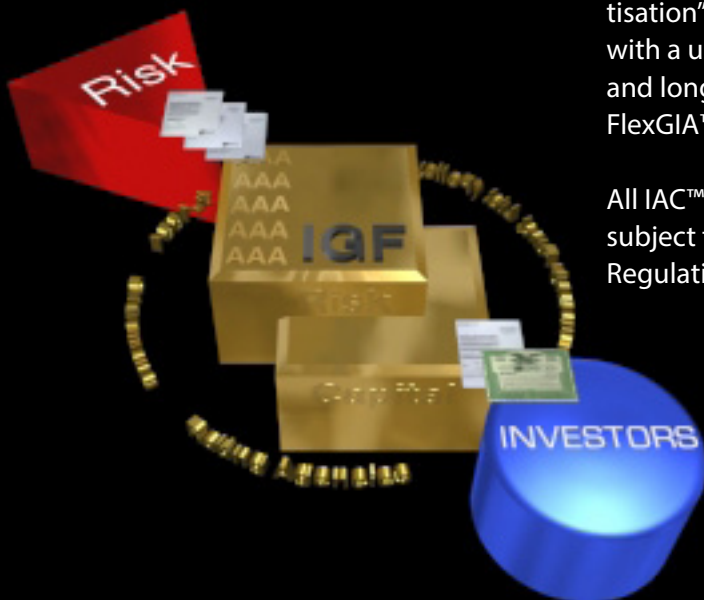
For more than a quarter of a century, IAC™ Principals have continually developed and operated the original IGF Act Companies.

In 2014, The IAC™ Cube was created to enable qualified parties to sponsor IAC™ Insurers and benefit from IAC™'s advanced technologies and years of experience.

Each IAC™ Cube is comprised of a life assurance, [re] insurance and financial guaranty insurer, each an IAC™ subsidiary.

Standardised Risk|Capital Products

- An IAC™ [Re] Insurance Policy can insure virtually any type of risk exposure, including large and severe risks.
- The Financial Guaranty Insurance Policy accommodates a variety of financial exposures.
- The GIA™ Policy is a form of high quality guaranteed investment contract.
- FlexGIA™ (USD\$) have been rated in the highest rating category by four internationally recognised rating agencies. This floating rate senior secured obligation may be held in client portfolios as debt, fully backed by eligible government obligations.
- Risk-Linked Obligation™s transform insurance and other risk exposures into capital market obligations and digital assets.





Our Transaction and Operations Professionals

Our approach has included insurance, capital markets, investment professionals and administrative service providers in our operations. By law, the assets of each IAC Insurer™ are held by government-approved custodians. Applications for insurance Policies and purchase offers for GIA™s and FlexGIA™ can only be presented through Bermuda licensed insurance intermediaries. Securities professionals facilitate issuance of Risk-Linked Obligations and in some instances, FlexGIA™.

Each modification of IAC Insurer™ policy liabilities or government obligations backing its Policies must be certified by an international accounting firm, subject to applicable rating conditions. Assets comprising IAC Insurer™ surplus and reserves for interest rate setting capacity are managed through asset managers.

Accounting, actuarial computations, valuations, legal services, banking, claims settlement, paying agents, insurance management and other administrative services are provided by third-party professionals. The component nature of The IGF System™ facilitates integration of transaction and operations professionals with the core management team of each IAC Insurer™.

It is this tested and successful method of third-party professional integration that is at the core of The IAC™ Cube and The IGF System™.

IAC™ Transaction|Operations Participants

Joining IAC™ as a Transaction|Operations Participant may extend your current service and revenue opportunities

Advisory participants in Transactions and Operations are key players in the Policy and Capital transaction activities of IAC™ Insurers, particularly in FlexGIA™ and Risk-Linked Obligation™s.

IAC™ Insurance Intermediaries, IAC™ Insurance Brokers, IAC™ Insurance Marketplace Providers, IAC™ Securities Advisors and IAC™ Technical Support Advisors are the primary interface between prospective insureds, purchasers and IAC™ Insurers.

Under its Bermuda regulatory license, an IAC™ Insurance Intermediary or IAC™ Insurance Marketplace Provider (IMP) submits insurance applications for [Re] Insurance and Financial Guaranty and purchase offers for GIA™ and FlexGIA™ to IAC™ Insurers, assisted by IAC™ Insurance Brokers.

An IAC™ Securities Advisor facilitates advice and placements of Risk-Linked Obligation™s, which represent risk transformed into capital market securities or digital assets. Additional services may include advising on FlexGIA™ transactions.

The IAC™ Technical Support Advisor is a key team member in IAC™ transactional activities. Transaction support, accreditation and certifications, and training are primary objectives of this Advisor.

These Technical Support Teams are designed to assist an IAC™ Insurance Intermediary or IAC™ Insurance Marketplace Provider in development of insurance coverages as well as in due diligence and preparation of a purchase offer for GIA™ and FlexGIA™.

The composition of the Technical Support

Team includes specialists and experts in credit, accounting, legal, ratings, investments, insurance and other specialties which assist in the review of special risk structures and FlexGIA™. The closing of FlexGIA™ is significantly aided by the technical expertise of these Technical Support Teams.

Each IAC™ Underwriting Advisor provides expertise in developing policy terms, coverages and premiums, risk analysis and capital matching.

An IAC™ Consulting Advisor provides expertise in designing unique Program | Policy opportunities to meet the needs of particular clients and/or provides expertise in designing bespoke client and industry solutions.

A variety of additional Transaction|Operations Advisory roles may assist IAC™ Insurers.

And then there is more ...



Becoming An IAC™ Sponsor

Risk, Asset & Capital Markets Professionals may find acting as a "Principal" of an IAC™ Cube to be a natural extension of their activities. *To further service their clients they may opt to form and operate IAC™ Insurers under the IAC³™ structure.*



IAC³™ are designed to benefit from ...

- Professional Service Firms
- Insurance & Risk Professionals
- Capital Markets Participants
- Administrative & Technical Specialists

Leveraging existing resources

Increasing revenue

For insurance brokerage firms, legal, accounting and actuarial firms, and consulting advisory concerns, the IAC™ Cube may be an opportunity to leverage existing resources and increase earnings.

Professional Services

Existing technical consultants may form the core of an IAC™ Technical Support Advisor. The Group's strategic focus may require additional resources to be added to a Technical Support Team on an adhoc or transactional basis, providing flexibility to optimise configuration of each transaction.

Claims settlement, engineering, risk assessment and other current resources may be used as additional services available to transaction participants as well as IAC™ Insurers.

Risk Support Services

Relationships with insurance brokers, potential clients|purchasers, acting as an insurance broker, an existing insurance intermediary firm, an insurance consulting practice, and other risk related services may be leveraged into the IAC™ environment.

Capital Support Services

An existing securities advisory firm, may find the specialty nature of Flex-GIA™, Risk-Linked Obligation™s and IAC™ Digital Assets, unique revenue opportunities.

For parties with asset management expertise, an IAC™ Syndicate Advisor creates an interesting role for transforming risk exposures into capital markets obligations|digital assets.

The IAC™ Cube

Forming a trio of specialty IAC™ Insurers provides a platform for undertaking specialty transactions for clients and creating proprietary risk and funding programs.

Existing administrative and technical resources may be applied in operating IAC™ Cube Insurers as well as extending these services to other IAC™ Insurers and IAC™ Transactional Participants.

Risk Transformation
Its a simple concept...

Risk is not mutualised across an IAC™ Insurer's policyholders, it is converted to capital markets securities, acquired by institutional investors, where it diversifies their portfolios and may reduce portfolio volatility

Risk Retention
a non-traditional approach

In retaining risk, IAC™ Insurers fully back Policy obligations with eligible government obligations, held by government approved custodians under a special act of Parliament -
limited counterparty risk

FlexGIA™
floating rate high quality senior secured obligation

This patented instrument funds IAC™ Insurer risk retention and is a principal source of funding for project finance, acquisitions, financial guarantees and unique asset strategies



IAC™ Transaction|Operations Advisory Roles



Insurance|Risk

- IAC™ Insurance Intermediary | IMP**
 - Places applications and purchase offers with IAC™ Insurers
- IAC™ Insurance Broker**
 - Assists clients in accessing an IAC™ Insurance Intermediary | IMP
- IAC™ Underwriting Advisor**
 - Advises on Policy terms, premiums, risk analysis and capital matching
- IAC™ Underwriter**
 - Bermuda resident binding underwriter for IAC™ Insurers
- IAC™ Consulting Advisor**
 - Specialty Policy|Program advisory and development services
- IAC™ Capital Advisor**
 - Capital advisory|allocation services



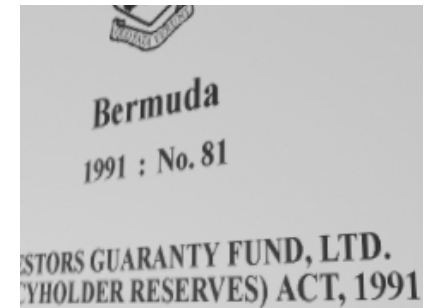
Capital

- IAC™ Securities Advisor**
 - Licensed securities advisory firm facilitates Risk-Linked Obligation™ and FlexGIA™ transactions
- IAC™ Recognised Broker Dealer**
 - May participate in Risk-Linked Obligation™ and FlexGIA™ transactions in conjunction with IAC™ Securities Advisor
- IAC™ Policy Collateral Advisor**
 - Advises on Policy Collateral support for specific Policy transactions
- IAC™ Digital Assets Advisor**
 - Advises on Digital Assets support for specific Policy transactions



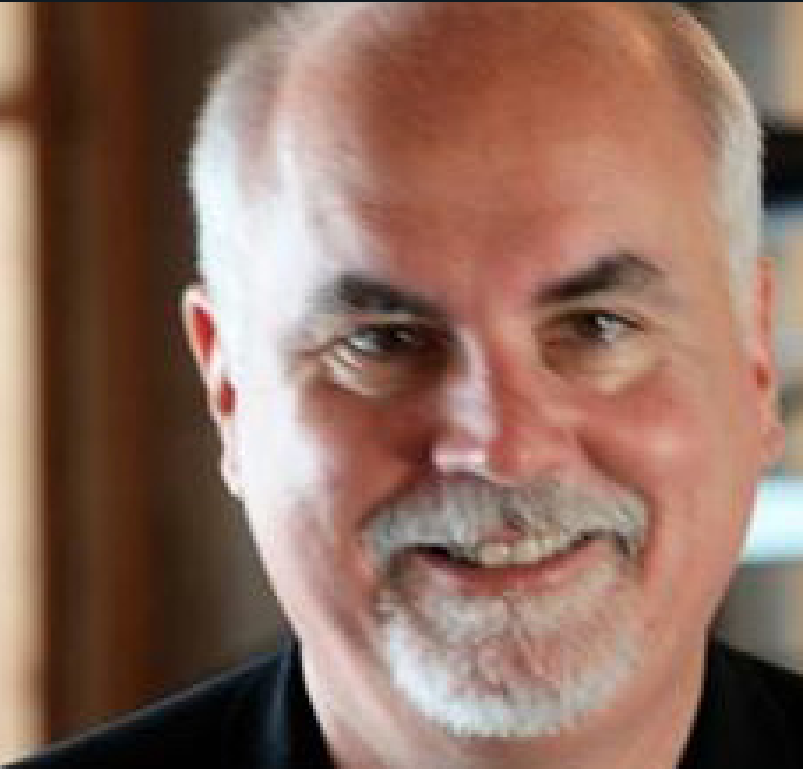
Assets

- IAC™ Portfolio Strategies Advisor**
 - Advises on Portfolio Strategies for FlexGIA™ and for IAC™ Syndicates
- IAC™ Syndicate Advisor**
 - Provides allocation of IAC™ Syndicate capital to support specific Policy transactions
- IAC™ Capital Allocation Advisor**
 - Advises on allocation of capital|surplus, loss reserve assets and interest rate crediting capacity assets associated with FlexGIA™



Advisors

- IAC™ Program Advisors**
 - These specialists become experts on specific Programs, the components of Policy, Capital, Platform and Procedures and use cases for specific types of Insured|Purchasers
- IAC™ Platform Advisors**
 - Specialists in IAC³™ Insurers, formation and operations
- IAC™ Purchaser Type Advisors**
 - Specialists in various types of Insured|Purchaser issues
- IAC™ Technical Support Advisors**
 - Transactions-Certifications-Training



Join with us

Thanks for the opportunity to share with you a brief overview of the IAC™ opportunity.

For 30+ years, it has been our pleasure to innovate, create, establish and operate some of the most advanced technologies in the convergence of insurance, capital markets and investments.

In The IAC™ Cube we have created a modularised platform, an elegant design and simplified operations.

This simplification comes from using transaction and operational participants, adhering to advanced industry practices.

Now, its time for us to expand the universe of participants and assist parties in creating IAC™ Insurer platforms.

We urge you to consider joining our efforts and adding your resources and expertise to our mutual advantage.

Thank you in advance for your interest and consideration.

Douglas L. King

Co-Founder & Chairman

Is it time for you to seize
the opportunity?





"Be it therefore enacted by The Queen's Most Excellent Majesty"

The Investors Guaranty Fund, Ltd. (Policyholder Reserves) Act, 1991 was enacted by Royal Assent on 12th July 1991, with the advice and consent of the Senate and the House of Assembly of Bermuda



Next steps

We invite you to apply for accreditation as an IAC™ Transaction|Operations Participant or to form an IAC™ Cube ...

The next step is to contact us to discuss your objectives, interest and to explore the resources currently available within your organisation.

Then let's discuss if your focus is to establish an IAC™ Technical Support Advisor, an IAC™ Consulting Advisor, to act as an IAC™ Insurance Intermediary or IAC™ Insurance Broker, or IAC™ Securities Advisor or simply be accredited for one or more transaction or operational roles.

Then, of course, we are always interested in expanding the universe of IAC™ Insurers and would be pleased to assist in your sponsoring an IAC™ Cube.

We are pleased to provide additional descriptive information and address your questions as we proceed.

We urge you to consider leveraging your existing expertise and increasing revenue through an affiliation with IAC™ Insurers.

Please contact us and let's explore how we can mutually benefit from our combined resources!

Contact us

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IAC™ Transaction|Operations Participants

