

DRB Bounty Program Terms

Introduction

DRB is offering a reward to those who provide information proving violations of state or federal laws by third party persons and entities in connection with the business of purchasing structured settlement payment rights, including without limitation, violations of the IRS Code, violations of state structured settlement protection acts, improper forum shopping in connection with petitions seeking approval of transfers of structured settlement payment rights, suborning perjury by, among other things, making consumers execute affidavits containing false information about their residence and other matters, and violations of the Florida's Deceptive and Unfair Trade Practices Act. DRB is not asking you to undertake an investigation or gather new or additional information—this program only applies to situations in which the individual already has specific and direct knowledge of such violations of law.

Before reporting under this program, please review these terms.

General Terms

We aim to reward those who report and provide evidence of a violation of law. To be eligible for a reward:

- You must not violate any applicable laws or regulations.
- You must meet the eligibility requirements below.
- You must submit your report by calling 888-965-6950 or emailing us at bounty@drbmail.com and must respond to follow up requests from DRB. Please do not contact DRB employees directly or through other channels about a report unless a DRB employee reaches out to you first.
- You must cooperate with any state or federal official who reaches out to you in connection with your report, which cooperation may include giving testimony to law enforcement and/or in legal proceedings.

In turn, we will follow these guidelines when evaluating reports under our program:

- We will pay awards of up to \$100,000. We will determine reward amounts based on a variety of factors, including the impact and quality of the information. If we pay a reward, payment will be made after we conclude our investigation into the issue you report.
- We seek to pay similar amounts for similar issues, but reward amounts and qualifying reports may change with time. Past rewards do not necessarily guarantee similar rewards in the future.
- In the event of duplicate reports, we provide a reward to the first person to submit a report that leads to discovery of significant actionable illegal conduct. DRB determines, in its own discretion, which reports will qualify for an award.
- You may donate a reward to a recognized charity (subject to DRB's approval) and DRB reserves the right to match such donation.

- We reserve the right to publish the results of our investigation.
- All rewards must be permissible under applicable laws, including US trade sanctions and economic restrictions.

Requirements for Reports

Your report must describe:

1. The name of the third party person or entity alleged to have engaged in the illegal conduct, including any aliases.
2. The specific conduct that you understand constitutes a violation of law.
3. Proof of such violation.
4. Any information you have about the third party's reason for such conduct.

Your report should include all instances of the alleged violation of law that relate to a single third party person or entity. Do not submit multiple reports related to the same person or entity. We reserve the right to only pay a single reward to an individual in connection with a third party person or entity.

We require that:

- You give DRB reasonable time to investigate an issue you report before making public any information about the report or sharing such information with others.
- You have specific and direct knowledge regarding the conduct that you are reporting.
- You do not knowingly submit false information through this Program. DRB will take all necessary actions in response to false submissions.

If legal action is initiated by a third party against you and you have complied with our policies, we will take steps, as appropriate, to make it known that your actions were conducted in compliance with our policies.

Nothing in these Terms should be construed to prevent you from sharing any information with law enforcement. DRB likewise reserves the right to share the information you provide with law enforcement and other government officials, as appropriate.

Program Eligibility

To be eligible, you must:

- Be an adult;
- Be a resident of the United States;
- Not make your submission from a member country of the European Union or on behalf of a resident of any such country;
- Not make your submission from a country against which the United States has issued export sanctions or other trade restrictions (e.g., Cuba, Iran, North Korea, and Ukraine/Russia) or on behalf of a resident of any such country; or

- Not be employed by DRB or be an immediate family member of a person employed by DRB.