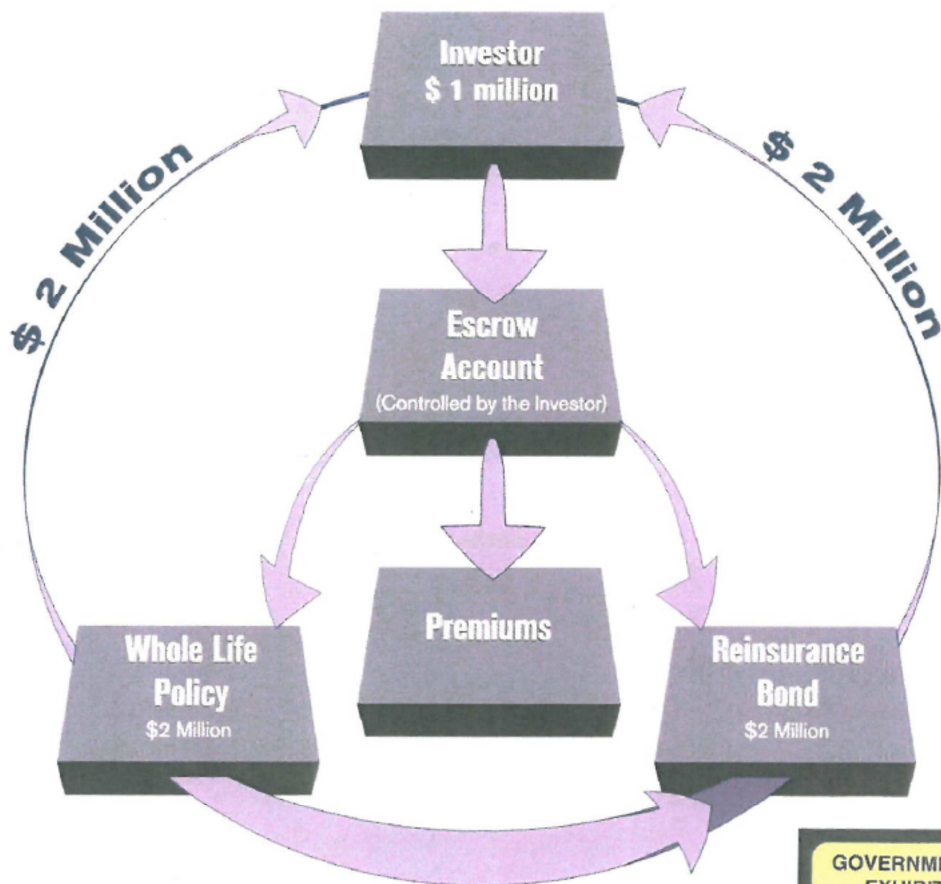


AO RESOURCE MANAGEMENT, LTD. LIFE SETTLEMENT PROCESS



GOVERNMENT
EXHIBIT
234
3-10CR248

1. If the insured dies before the life expectancy, in this case 6 years, the whole life policy will pay the face amount of \$2 Million to the beneficiary.
2. If the insured lives beyond the life expectancy of 6 years the reinsurance bonding company will pay the face amount of \$2 Million to the beneficiary. The bonding company will then become owner and beneficiary of the whole life policy.