

Date

Client Name
Street Address
City, State, Zip

RE: Important notification concerning the Trade Partners, Inc., investment held in your IRA
Account #XXXXXXXXXXXX

Dear <client name>:

Fiserv Trust Company (Fiserv Trust) is writing to provide you with updated information concerning the Trade Partners, Inc. investment held in your IRA.

We have recently received notification from the Receiver for Trade Partners, Inc., Bruce S. Kramer, wherein they have informed us that the payoff for your Trade Partners claim was sent directly to you. It is your decision as to the disposition of the funds received. The Receiver has provided us with the amount.

If your decision is to send the funds back to your Fiserv Trust account, you can invest in other investment types. Fiserv ISS offers a wide array of investment options for your retirement plan, including stocks, bonds, mutual funds, and other alternative assets.

If you choose not to return the funds, we will remove this investment from your account. If you wish to keep your account open, you must notify us within 30 days and you will be responsible for the fees associated with the administration of your account going forward, starting March 31, 2007, quarter end.

If we do not receive instructions to keep your account open by the deadline, we will automatically close your account. Since these funds originated from a tax-deferred retirement plan, a 1099R will be generated for the tax year of 2007 for the amount that you received. Of course you have the option of rolling these funds over to another IRA.

If your account has less than \$250.00 in cash and no other assets, this amount will be sent via check to your address of record. Your account will be closed.

Please note that if your account holds other investments, including more than \$250.00 cash, besides the Trade Partners, Inc. viatical, your account will remain open. For more information on the assets held in your account, please refer to your 2006 4th Quarter statement or contact our Client Relations Department.

Please note that nothing in this letter is intended to be construed as tax advice, or to assist in the avoidance of any tax obligation. We encourage you to consult with a professional tax advisor regarding this distribution. If you have any questions concerning the payoff, please contact the Receiver directly at:

Bruce S. Kramer, Receiver
Borod & Kramer, P.C.
Beale Street Landing
245 Wagner Place, Suite 350
Memphis, TN 38103
Telephone: (901)-524-0200
Fax: (901)-523-0043

If you require additional information, please contact our Client Relations Department, Team H, at 800-962-4238, option 6.

Sincerely,

Team H
Fiserv ISS