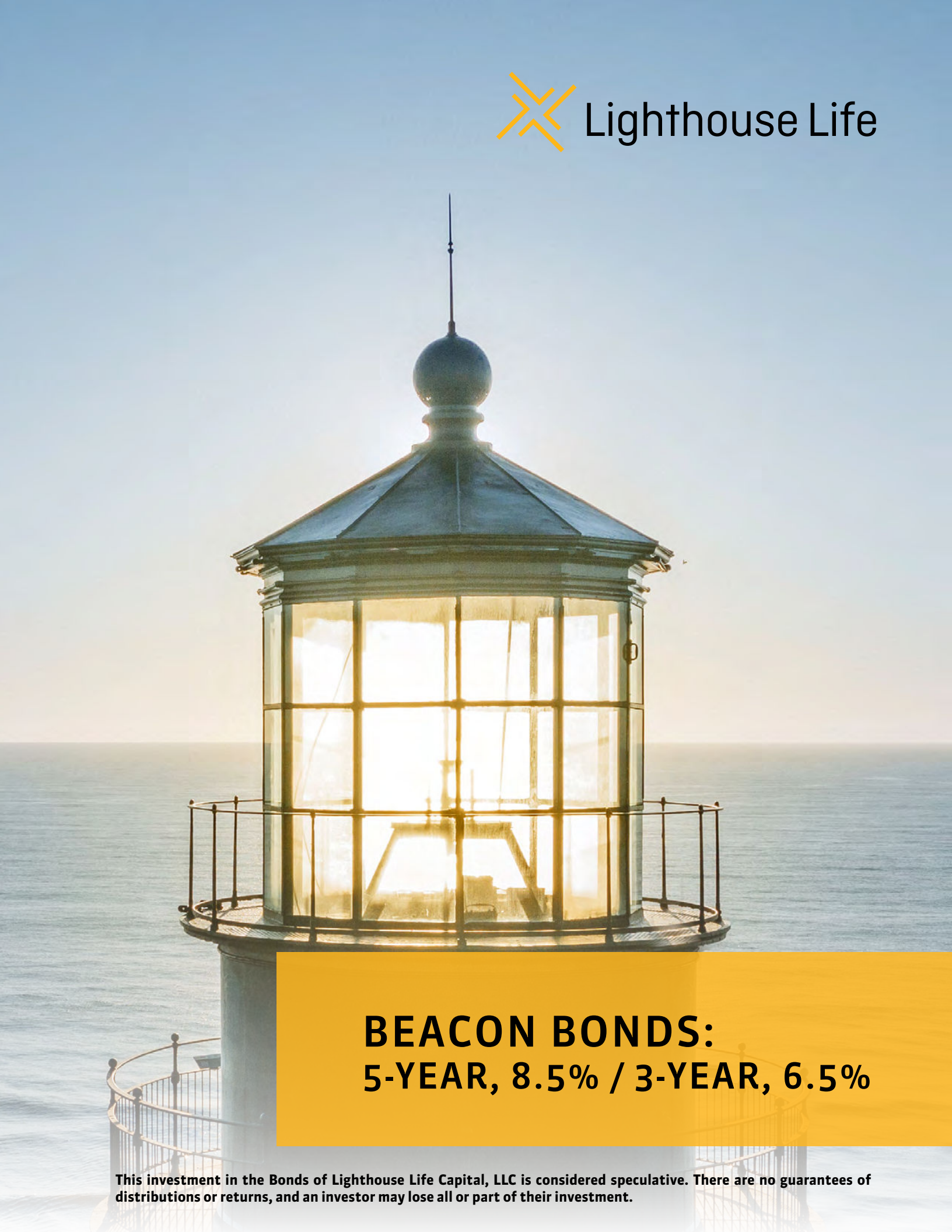




Lighthouse Life

A photograph of a lighthouse with a glowing lantern room, set against a sunset background over the ocean. The lighthouse is a small, cylindrical structure with a metal railing. The lantern room is made of glass and has a dark metal frame. The sun is low on the horizon, creating a warm, golden glow that fills the sky and the water. The lighthouse is positioned in the center of the frame, and the ocean extends to the horizon.

BEACON BONDS: 5-YEAR, 8.5% / 3-YEAR, 6.5%

This investment in the Bonds of Lighthouse Life Capital, LLC is considered speculative. There are no guarantees of distributions or returns, and an investor may lose all or part of their investment.



What is a Life Settlement?

A policyowner's sale of their life insurance policy for its market value. Instead of lapsing or surrendering the policy back to the insurance company for little or nothing, a life settlement can generate resources to help seniors navigate the financial challenges of living in retirement.

Life settlements are the exercise of a
policyowner's property right.¹

92.5%
Policies Lapsed or Surrendered

7.5%
Death
Benefits Paid

Almost 93% of individual life insurance policies, by face amount, terminate without paying a death benefit.²

"Life settlements continue to attract investor interest as an alternative asset class in 2019 and into 2020. Looking ahead, investor interest is likely to translate into steady growth in new life settlements. That growth also reflects the combination of demographics and heightened consumer awareness."

- *A Market Takes Off*, Conning, October 1, 2019.

1. Grigsby v. Russell, 222 U.S. 149 (1911).

2. American Council of Life Insurers, 2020 Fact Book, p. 94, Table 7.1; p 96 Table 7.4.

Helping Seniors Help Themselves

Life settlements can generate income to help seniors fund their healthcare and long-term care needs, as well as retirement and other cost of living expenses.

40%

of near-retirees (ages 55 – 64)
have no retirement accounts³

70%

of people turning age 65 today need
long-term care in their lifetime⁴

\$126,000

is the median amount seniors have
in retirement accounts, for those
who have them⁵

\$500,000+

is the estimated total average
out-of-pocket healthcare costs for
a senior couple (65 years old)⁶

3. Christian Weller, The Next Recession Will Show the Stark Reality of the Retirement Crisis Forbes. February 28, 2019.

4. US Department of Health and Human Services, Administration on Aging, How Much Care Will You Need, October 15, 2020.

5. Eric Reed, What Is The Average Retirement Savings?, TheStreet.com, February 11, 2020.

6. Alliance for Senior Health Care Financing, Policy Brief. December, 2018.

“Life Settlements – the sale of an in-force life insurance policy for a market-based settlement value in excess of the cash surrender value (i.e., the account value less any surrender charge) – is one option seniors might use to generate resources to pay for their long-term care needs.”

-National Association of Insurance Commissioners.
Private Market Options for Financing
Long-Term Care Services. July, 2017



The Market Opportunity

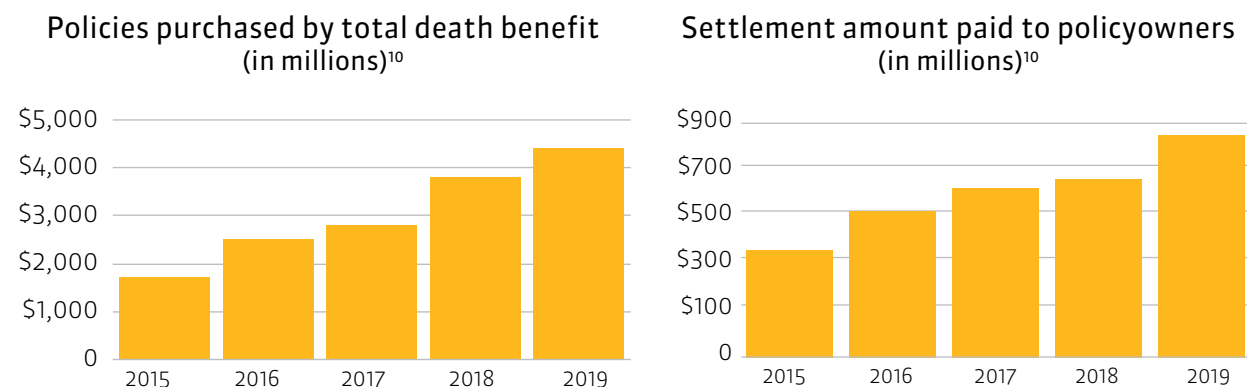
While the life settlement market is growing steadily, it has mostly focused on purchasing policies greater than \$1,000,000. **The market opportunity for life settlements is substantial, especially for life insurance policies between \$100,000 and \$1,000,000.**



○ **2,878 policies** were purchased in 2019, an increase of 11% from the previous year⁹

○ **\$1.5 million** was the average size of the policies purchased in 2019, nearly identical to 2018¹⁰

The life settlement market is expected to continue to grow.



7. Donna Horowitz, Transactions Up 11% Last Year, Coventry Leads Again, TheDeal.com, July 2, 2020. (subscription required).

8. Life Settlements: A Market Takes Off. Conning. October 1, 2019.

9. Horowitz, Transactions Up.

10. Ibid.

The Lighthouse Life Advantage

Lighthouse Life, through its subsidiaries, **sources and purchases** life insurance policies in the life settlement market, generating value for the policyowners who sell their policies and investment opportunities for the purchasers of those policies.

We generate leads in two ways:

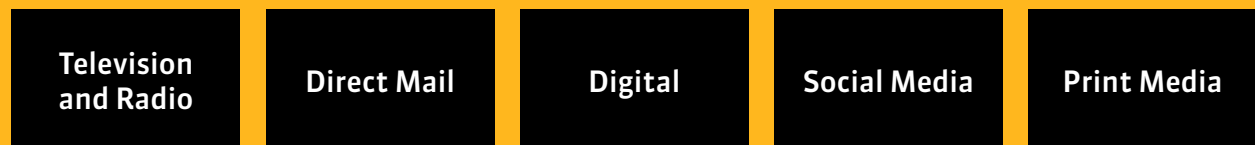
Working Directly with Financial Professionals

Financial professionals, including insurance producers and financial advisors, refer policyowners directly to us for a fixed referral fee on the policies we acquire. Working directly with financial professionals streamlines the process, reducing the time and costs to acquire policies.



Directly from Policyowners

We engage in a full range of direct-to-consumer marketing and advertising, including:



We generate revenue in three ways:



Fees paid by third party purchasers for **sourcing and purchasing** life insurance policies



Profit sharing with a third party purchaser for **sourcing and purchasing** life insurance policies



Fees from a third party purchaser for **life insurance** policies sourced and purchased by Lighthouse Life and its subsidiaries

We plan to purchase policies we originate and will generate revenue when we sell those policies to third-party purchasers and from death benefits received upon the maturity of those policies we own.



About Lighthouse Life

Lighthouse Life originates and acquires life insurance policies utilizing its specific knowledge of life settlements and the needs of life insurance policyowners. Led by a **seasoned senior management team**, with more than **100 years of combined experience** in life settlements, life insurance and financial services, Lighthouse Life is dedicated to delivering **fast, efficient and transparent life settlement transactions to policyowners**, as well as providing investors with a **diversified source of income through participation in the life settlement market**.

About the Offering

Lighthouse Life Beacon Bonds are a fixed income debt investment in Lighthouse Life Capital, LLC. Beacon Bonds provide investors an opportunity to participate in the life settlement asset class through Lighthouse Life’s strategy of sourcing policies and generating fees as well as profits from the resale of the policies to third-party purchasers. Proceeds from the Beacon Bonds will be used to expand Lighthouse Life’s business through increased networking, marketing and advertising of its life settlement services and to purchase policies that can subsequently be resold, potentially generating revenue in weeks and months, not years, and mitigating the risks related to the construction and maintenance of a portfolio of policies typically associated with life settlements.

Offering Terms

Offering Type	Senior Bonds
Offering Size	\$50 Million
Offering Price	\$1,000 per Bond
Minimum Investment	\$10,000
Terms & Rates	5-Year 8.5% Yield (Class A) 3-Year 6.5% Yield (Class B)
Distribution Frequency	Monthly
Tax Form	1099-INT

This investment in the Bonds of Lighthouse Life Capital, LLC is considered speculative. There are no guarantees of distributions or returns, and an investor may lose all or part of their investment.



Disclosures

NO OFFER OR SOLICITATION: The material herein does not constitute an offer to sell nor is it a solicitation of an offer to purchase any security. Offers will only be made through an offering circular and where permitted by law. Investments in any security are not suitable for all investors. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. Prospective investors should carefully review the “Risk Factors” section of the offering circular which is filed with the United States Securities and Exchange Commission (the “SEC”). Investors should perform their own investigations before considering any investment and consult with their own legal and tax advisors.

Certain statements contained in this Brochure may constitute “forward looking statements”. Any such statements, performance projections and results have been based upon assumptions, some of which will vary, perhaps materially, from actual events and do not constitute a prediction or representation as to actual performance. The projections and results are purely hypothetical and for illustration purposes only. Nothing contained herein has been reviewed by nor endorsed by the SEC or any other regulatory agency or trade organization.

Prior performance of Lighthouse Life or any of its affiliates is not indicative of future results for Lighthouse Life Capital, LLC. There is no assurance that future investments will achieve comparable results. Alternative investment performance can be volatile and real estate-related investments may involve additional risks. An investor could lose all or a substantial amount of their investment. There is no assurance that the Company objectives will be achieved. The offering statement of the company and the most recent offering circular can be found at: <https://www.sec.gov/cgi-bin/browse-edgar?CIK=1824921>

Risk Factors

An investment in the Bonds of Lighthouse Life Capital, LLC (the “Company”) is considered speculative. There are no guarantees of distributions or returns, and an investor may lose all or part of their investment. There are various risks related to an investment in the Bonds which are described in the respective investor offering circular. These risks include, but are not limited to:

- The Bonds may not be suitable for certain Investors.
- The Bonds will be highly illiquid. No trading market exists or will ever develop.
- The offering is a “Best Efforts” offering, and if the Company is unable to raise substantial capital, the Company may be limited in the number and types of investments it is able to make, which could have a negative effect on diversification and investment results.
- The Company may redeem all or any part of the outstanding Bonds prior to maturity at no penalty.
- The Company depends on key personnel and its affiliates, the loss of any of whom could be detrimental to the Company’s business.
- The Company objectives critically rely on the amount of funds raised in this offering.
- The Bonds are not obligations of our subsidiaries and will be subordinated to all of the liabilities of the Company’s subsidiaries, if any. Such subordination increases the risk that we will be unable to meet our obligations on the Bonds.
- We are not limited in the amount of distributions we may make to our parent and sole member, LHL Strategies, Inc.
- There are substantial risks associated with the life settlement market.
- Economic, regulatory, financial, and credit markets that affect the overall demand for and ability of investors to finance life insurance policy purchases such as a prolonged economic recession caused by COVID-19, involve substantial risks.
- Our predecessor has a limited history of operations and a history of operating losses. Consequently, our future earnings and cash flows, if any, may be volatile, resulting in future losses and uncertainty about our ability to fulfil our obligations under the Bonds including honoring redemption requests of the Bonds.
- We are controlled by our sole member and Bondholders will have no control over changes in our strategies, policies and day-to-day operations, which lack of control increases the uncertainty and risks you face as an investor in the Bonds. In addition, we may change our strategies and operational policies without your approval.
- The continuing spread of a new strain of coronavirus (also known as the COVID-19 virus) may adversely affect our ability to generate revenues.



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