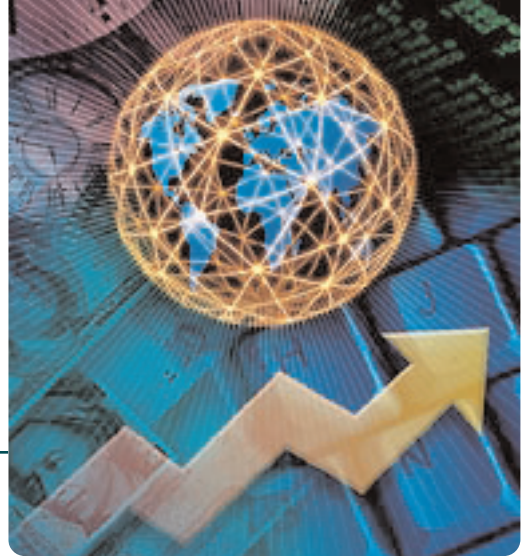


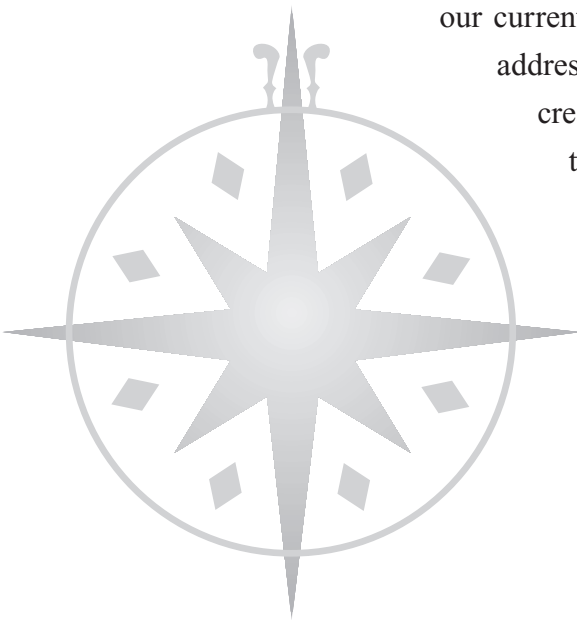
Payment Waiver Agreements Payment Protection Plans Debt Cancellation & Waiver Agreements



NorthStar Capital & Risk Solutions offers contractual liability insurance policies to financial institutions to cover claims related to **debt cancellation** coverage provided by banks as a part of their installment loan programs. Additionally, NorthStar offers **payment protection** plans to consumers to cover fees for a variety of recurring services, such as: 1) electric, gas and water utility bills; 2) internet and cable bills; 3) cellular telephone bills; 4) recurring health plan premiums and/or COBRA extensions; 5) tuition payments for education; and more.

About NorthStar

NorthStar serves insurance, risk management and financial communities. With headquarters centrally located in Kansas City, our organizational structure and markets allow us to successfully provide risk solutions and asset protection in virtually all states and abroad. If our current product line does not address your needs, we will create a custom solution that works for you.



A.M. Best has assigned a “secure” financial strength rating to NorthStar’s contractual liability insurer of “A-” (Excellent), with total assets of \$88,150,000 and total policyholders’ surplus of \$42,730,000. This rating reflects the insurer’s solid capitalization and historically profitable operating results from its specialty businesses. The rating outlook is further and importantly based on the support of the company’s ultimate parent, with \$700+ billion total assets, and on the expectation of favorable operating results as the company focuses on its specialty products. Presently, the insurance company is licensed in the District of Columbia and forty-eight States.

NORTHSTAR CAPITAL & RISK SOLUTIONS

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