

# Exhibit A

**DECLARATION OF MELANIE SCHULZE-MILLER**

I, Melanie Schulze-Miller, being duly sworn according to law, declare as follows:

1. My name is Melanie Schulze-Miller. I am an adult individual who resides in Arizona.

2. I have personal knowledge of the information stated in this Declaration and make the statements herein after having consulted with my counsel.

3. I was employed by Shurwest, L.L.C. ("Shurwest") from June 2012 until I was terminated by Shurwest in May 2018. At the time of my termination, I was Shurwest's National Sales Director for Life Insurance.

4. In early April or May 2016, I sought approval from Shurwest management to establish a relationship between Shurwest and Future Income Payments, LLC ("FIP") whereby Shurwest would refer financial and insurance advisors ("Advisors") to FIP and promote FIP's structured cash flow products to fund life insurance premiums for life insurance that the Advisors were offering to their clients.

5. Shurwest management rejected my request to form a relationship between Shurwest and FIP and to refer, sell, or wholesale FIP products. Shurwest management also never approved using FIP as a funding source for individuals to make life insurance premium payments.

6. On May 3, 2016, without Shurwest's knowledge, I formed an Arizona limited liability company called MJSM Financial LLC ("MJSM"). I formed MJSM so that I could become a FIP referrer even though Shurwest never agreed to become a FIP referrer. In other words, my intention in forming MJSM was to separate my Shurwest activities from my FIP-related activities so that I could be a FIP referrer without involving Shurwest.

7. MJSM was wholly owned by me and I did not tell Shurwest management that I had formed MJSM. Shurwest had no relationship with MJSM and it was my intention to keep MJSM's activities separate from my duties for Shurwest.

8. MJSM and FIP established a relationship whereby MJSM would introduce Advisors to FIP. Those Advisors contracted directly with FIP and had a duty to conduct their own due diligence before recommending any products to their clients.

9. All commissions FIP paid pursuant to my relationship with FIP were made directly to MJSM. Shurwest received no referral fees from FIP or MJSM for my FIP related activities.

10. Shurwest management did not know about MJSM, my referral fee relationship with FIP or any FIP-related commissions received by me or others. None of the commission payments flowed through Shurwest.

11. The entirety of my relationship with FIP and all of the work that I did related to FIP was done for MJSM and not for Shurwest.

12. I informed FIP, the Advisors that I referred to FIP and others that I dealt with regarding FIP, that my work related to FIP was separate from Shurwest. To this end, I eventually added the following disclaimer to all emails that I sent from MJSM regarding FIP:

Please Note- I do not wholesale this structured cash flow product through Shurwest Financial Group, because it is not an insurance product, and they are an insurance marketing organization. Therefore, I wholesale it through MJSM Financial LLC as a separate entity. As a courtesy to Shurwest Financial Group, all communication regarding the structured cash flow business needs to run through mel@mjsmfinancial.com and the corresponding contact information below.

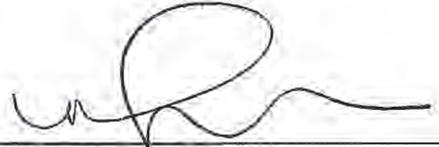
13. Any use of my Shurwest email account for FIP-related issues was inadvertent. I meant to use my MJSM emails for all FIP-related business and instructed Advisors to use my MJSM email address for FIP-related business.

14. Unknown to Shurwest management, I on occasion directed Shurwest employees who worked under me to perform clerical tasks for the benefit of MJSM. I did not tell these employees that Shurwest management had not authorized MJSM doing business with FIP or that the tasks were being done for MJSM, an entity owned by me and unrelated to Shurwest.

15. I did not tell Minnesota Life Insurance about my separate business relationship with FIP until just prior to my termination from Shurwest.

I hereby certify under penalty of perjury that the foregoing statements made by me are true and correct.

Executed: 9/12/18

  
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Melanie Schulze-Miller