

STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT

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IN THE MATTER OF: GOLDEN YEARS PLANNING )  
ITS OFFICERS, DIRECTORS, ) File No. 0100767  
EMPLOYEES, AGENTS, AFFILIATES, )  
SUCCESSORS AND ASSIGNS )  
AND BONNIE ROHR )

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NOTICE OF HEARING

TO THE RESPONDENT: Golden Years Planning  
Bonnie Rohr  
101 Delmar Ave.  
O'Fallon, Ill 62269

You are hereby notified that pursuant to Section 11.F of the Illinois Securities Law of 1953, [815 ILCS 5/1 et seq.] (the "Act") and 14 Ill. Adm. Code 130, Subpart K, a public hearing will be held at 520 South Second Street, Suite 200, Springfield, Illinois 62701, on the 19th day of November, 2003 at the hour of 9:00 a.m., or as soon thereafter as counsel may be heard, before Jon K. Ellis, or such other duly designated Hearing Officer of the Secretary of State. A copy of the Rules under the Act pertaining to contested cases is attached to this Notice.

Said hearing will be held to determine whether an Order of Prohibition should be entered against Golden Years Planning, its officers, directors, employees, agents, affiliates, successors and assigns and Bonnie Rohr (the "Respondents") in the State of Illinois and granting such other relief as may be authorized under the Act including but not limited to imposition of a monetary fine in the maximum amount pursuant to Section 11 of the Act, payable within ten (10) days of the entry of the Order.

The grounds for such proposed action are as follows:

1. That Golden Years Planning is a purported corporation, which maintains a last know business address of 101 Delmar Ave., O'Fallon, Illinois 62269.
2. That Bonnie Rohr is an employee or agent of Golden Years Planning and maintains the same last known business address as Golden Years Planning.

Notice of Hearing

-2-

3. That on or about August 1999, the Respondents, Golden Years Planning, by and through its officers, directors, employees, agents, affiliates, successors and assigns, and Bonnie Rohr offered and sold to at least 2 Illinois residents Promissory Notes issued by Golden Years Planning and/or Bonnie and Gary Rohr.
4. That on or about October 19, 1998, the Respondents, Golden Years Planning, by and through its officers, directors, employees, agents, affiliates, successors and assigns, and Bonnie Rohr offered and sold to an Illinois resident an investment in a Viatical Settlement Contract in which the investor would invest \$10,000 in a Viatical Settlement Contract issued by Alpha Capital Group and was to receive a payment of \$20,000 in 2 years.
5. That on or about July 12, 1999, the Respondents, Golden Years Planning, by and through its officers, directors, employees, agents, affiliates, successors and assigns, and Bonnie Rohr offered and sold to an Illinois resident an investment in a Viatical Settlement Contract in which the investor would invest \$21,000 in a Viatical Settlement Contract issued by Answer Care, Inc. and was to receive a 12% return on the investment in 3 years.
6. That the above-referenced promissory notes and Viatical Settlement Contracts are securities as that term is defined pursuant to Section 2.1 of the Illinois Securities Law [815 ILCS 5/1 et seq.] (the "Act").
7. That Section 5 of the Act provides, inter alia, that all securities except those set forth under Section 2a, or those exempt under Section 3, or those offered and sold in transactions exempt under Section 4 of the Act shall be registered with the Secretary of State prior to their offer or sale in the State of Illinois.
8. That at all times relevant hereto, the above referenced Promissory Notes and Viatical Settlement Contracts were not registered with the Secretary of State pursuant to Section 5 of the Act prior to their offer or sale in the State of Illinois.
9. That Section 12.A of the Act provides, inter alia, that it shall be a violation of the Act for any person to offer or sell any securities except in accordance with the provisions of the Act.

Notice of Hearing

-3-

10. That Section 12.D of the Act provides, inter alia, that it shall be a violation of the Act for any person to fail to file with the Secretary of State any document required to be filed under any provision of the Act.
11. That at all times relevant hereto, the Respondents, Golden Years Planning, by and through its officers, directors, employees, agents, affiliates, successors and assigns, and Bonnie Rohr failed to file an application for registration of the above referenced securities with the Secretary of State prior to their offer or sale in the State of Illinois.
12. That by virtue of the foregoing, the Respondents, Golden Years Planning, by and through its officers, directors, employees, agents, affiliates, successors and assigns, and Bonnie Rohr have violated Sections 12.A and 12.D of the Act.
13. That Section 11.E(2) of the Act provides, inter alia, that if the Secretary of State shall find that any person has violated subsection D of Section 12 of the Act, the Secretary of State may by written order prohibit the person from offering or selling any securities in this State.
14. That Section 11.E(4) of the Act provides, inter alia, that if the Secretary of State, after finding that any provision of the Act has been violated, may impose a fine as provided by rule, regulation or order not to exceed \$10,000.00 for each violation of the Act.
15. That by virtue of the foregoing, the Respondents, Golden Years Planning and Bonnie Rohr, are subject to a fine of up to \$ 10,000.00 per violation and an order which permanently prohibits the Respondents from offering or selling securities in the State of Illinois.

You are further notified that you are required pursuant to Section 130.1104 of the Rules and Regulations (14 Ill. Adm. Code 130) (the "Rules"), to file an answer to the allegations outlined above or a Special Appearance pursuant to Section 130.1107 of the Rules, or other responsive pleading within thirty days of the receipt of this notice. Your failure to do so within the prescribed time shall be deemed an admission of the allegations contained in the Notice of Hearing and waives your right to a hearing.

Notice of Hearing

-4-

Furthermore, you may be represented by legal counsel; may present evidence; may cross-examine witnesses and otherwise participate. A failure to so appear shall constitute default.

A copy of the Rules, promulgated under the Act and pertaining to Hearings held by the Office of the Secretary of State, Securities Department, is included with this Notice.

Delivery of notice to the designated representative of any Respondent constitutes service upon such Respondents.

Dated this 26<sup>th</sup> day of September, 2003.



Jesse White  
Secretary of State  
State of Illinois

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Hearing Officer:  
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