

EXHIBIT B

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US VENTURES/WINSOME INVESTMENT TRUST

Guidelines Applicable to Claims Review, Reductions, and Rejections

1. **Valid Claims require timely submission of the Proof of Claim Form** Claims can be made only using the Proof of Claim Form approved by the Court. Proof of Claim Forms that are not submitted before the deadline set by the Court may result in reduced or denied Claims.
2. **Claims should be supported by documentation**. Because the Receiver has determined that some records of US Ventures and Winsome are missing, incomplete, or inaccurate, records created by the company will not be the primary means of determining the amount of a Claimant's Allowable Claim Amount. Proof of Claim Forms should be accompanied by supporting documents, such as copies of bank records, providing evidence of the amounts paid to the Receivership Entities and amounts received from them. If Proof of Claim Forms are submitted without supporting documentation, the Receiver may recommend that the Court deny or reduce the Claim, based on what he believes best represents the actual financial transactions that occurred. In general, claims of cash payments will be denied unless sufficient documentation is provided showing that the funds were actually received.
3. **Allowable Claims should be based on "principal" amounts invested**. The "principal" amounts paid to US Ventures or Winsome will be used to calculate the amount of loss, not the amounts shown on account statements. All withdrawals or distributions will be deemed withdrawals of principal, not payment of profits – even if the distributions were intended as payments of profit. Because it is expected that there will only be enough money to pay a portion of valid Claims, no one will be allowed to recover more than the amount of their actual net investment unless all investors recover at least the amount of their net investment.
4. **Allowable Claims will be determined based on payments to Receivership Entities**. The allowable amount of Claims will be based on amounts paid to US Ventures or Winsome. Payments that Claimants may have made to Andres, Holloway, or others will not be considered as components of a valid Claim absent compelling justification.
5. **Allowable Claims will be based on payments made with an "investment" intent**. The purpose of the Receivership and the funds being recovered by the Receiver is to compensate investors who sent funds to US Ventures or Winsome based on representations by Holloway, Andres, and third-party marketers that their funds would be used for trading commodities or other profitable investment programs. Claims showing that funds were sent to US Ventures or Winsome for other purposes will be evaluated to determine whether the purposes of those payments represent appropriate Claims on the recovery fund. In general, funds sent

pursuant to joint venture agreements or that are reflected on account statements from US Ventures or Winsome will be deemed appropriate Claims on the recovery fund. Claimants who sent funds for other purposes or who do not send copies of documents showing the investment nature of their payments should provide an explanation of the intended purpose of their payments and copies of relevant documents.

6. **Related entities.** If Claimants sent or received money in the name of more than one person or entity, the Claimant should explain the relationship of the persons and why transactions with multiple entities should be evaluated together. For example, if monies were invested by one person or company and distributions were paid to other persons, the Receiver will need to decide whether to treat the different entities together or as separate Claims.

7. **Investments made indirectly.** While some investors sent money directly to US Ventures or Winsome, others sent payments to Third Party Marketers. Similarly, some investors received distribution payments directly from US Ventures or Winsome, while others received distribution payments from Third Party Marketers. Whether investments made through Third Party Marketers qualify as allowable Claims will depend on whether it appears that the investor monies were sent to US Ventures or Winsome by the Third Party Marketers. Documents that might show that these funds were received by US Ventures or Winsome include the investor having an account statement from US Ventures or Winsome showing the receipt of funds or by the Receiver comparing the dates and amounts of payments from the investor to the Third Party Marketer against payments made by the Third Party Marketer to US Ventures or Winsome. In the event the Receiver finds that multiple payments went to a Third Party Marketer during a certain time period, but only some of those monies were forwarded to US Ventures or Winsome, the multiple Claims might be reduced proportionately.

8. **Grounds for disallowing Claims.** Investors who received distributions in amounts greater than the amount of their principal investments will have their Claims rejected. Claims that are not signed or are deemed to knowingly include false information will be rejected. This includes investors who list investment amounts in their Claims but do not list the distributions they received from US Ventures or Winsome. Claims submitted after the submission deadline will be rejected absent compelling justification for the delay.

9. **Claims by promoters and persons affiliated with Holloway or Andres.** The Receiver may reject or reduce the recommended amount to be paid on Claims submitted by persons who had a role in the operation of the businesses of US Ventures or Winsome, solicited others to make investments, received compensation based on the investments of others, had close business relationships with the companies, Holloway, or Andres, or based on other appropriate factors. If any of these factors exist, Claimants should provide a full explanation.

10. **Receiver's use of business judgment.** The Receiver will use his business judgment in making recommendations to the Court regarding: a) whether Claims by persons

associated with other investors (such as investments by a Claimant from personal and business accounts) should be treated separately or aggregated, and b) whether Claims should be reduced or rejected based on indications of lack of good faith by Claimants in their dealings with the companies, or with the Receiver. A Claimant who disagrees with the Receiver's judgment can file an objection with the Court.