

*H. Thomas Moran II, Receiver
For the Assets of LifeTime Capital, Inc.*

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**RE: LifeTime Capital, LLC
Request for Submission of Investment and Premium Payment Claim Forms**

Dear Investor:

As you may be aware, I was appointed Receiver for the assets of LifeTime Capital Inc. and its related entities ("LifeTime") by the United States District Court for the Southern District of Ohio, Western Division in case number 3:04 CV 0059 -- H. Thayne Davis, Plaintiff vs. LifeTime Capital Inc. and David W. Svete, Defendants, on February 20, 2004.

The goal of the Receivership is to assist the court in securing, managing and preserving the assets of LifeTime and in distributing these assets to the investors and other creditors in a fair and equitable manner, all as determined by the Court.

The records that I have indicate that you may have a claim against LifeTime, as you, or a trust for which you are the trustee, may have invested funds with LifeTime at some time in the past. To verify these records, and to confirm the amount invested, if any, the Court has approved a "Claims Procedure." This means that each investor who believes that he or she is owed funds by LifeTime must complete the Claims process. *It is very important that you complete this process as funds can only be distributed to investors who complete the Claims Procedure, have their Claims verified by the Receiver, and are approved ("Allowed") by the Court.*

Two different types of claim forms are enclosed. As described in more detail below, one form is to verify investments; while the other form is to verify policy premiums you may have paid after the initial investment to prevent the policies from lapsing.

Investment Claim Form -- Please complete this form to verify the amount of funds you invested. Please be sure to follow the detailed instructions on the form and attach all the requested documents to your completed form.

Premium Payment Claim Form -- Please complete this form if you were billed by LifeTime Capital for policy premiums to keep a life insurance policy in force, *and you made such payments.*

You may have received more than one set of claim forms. In the case of Joint Investors a claim form was sent to each investor in an effort to reach all investors. **Please complete only one form for each account.** *For example, if you and your spouse each have an individual account and also have a joint account, you would complete three different sets of claim forms; one for his account, one for her account, and one for the joint account.*

The original LifeTime Investor, or other person making a Claim, must sign and date the claim form. If the claim is being made on behalf of Joint Investors or Joint Premium Payors, both Investors/Payors should sign and date the form. In the case of claims by a trust, those whose signatures are required under the terms of the trust instrument should sign the form.

Your completed claim form(s) and supporting documentation should be mailed to the Receiver's office within **ninety (90) days** of receipt of this letter.

I urge you to keep a copy of the documents you send or to mail the documents **via certified mail**. Please do not submit your claim directly to the court – it will only slow the processing of your claim. ***Failure to submit a claim in a timely manner may result in the inability to verify your claim(s) and in the Court's determination that your claim cannot be Allowed.***

Upon receipt of your claim(s) my office will send you a letter to inform you that we received your claim(s) and provide you with a claim Number(s). If you do not receive an acknowledgement within **45 days** of mailing your completed claim form(s), please notify my office in writing. You can send your written notification by mail, email or fax.

Mailing of these claim forms to the LifeTime Investors will be done in stages to minimize the potential for a backlog of claims. If, however, you know of any other LifeTime Investors who have not received claim forms within 60 days of your receipt of the forms, please tell them to access the website at www.lifetimereceiver.com to download claim forms and instructions or to contact the Receiver by mail or email so that we can provide claim forms.

It is very important that my office continue to have a way to contact you throughout this process. If you move, or your contact information changes for any reason, please send a signed letter or completed Address Change Form to the address or fax number above. The Address Change Forms are available at the Receivership website at www.lifetimereceiver.com.

If, after reviewing these materials, you have questions concerning these forms or your claim, please send us your question, in writing, at the address, fax, or email address above. Given the large volume of claims and the high cost to the Receivership of answering telephone calls, we ask that you submit your inquiries in writing. Again, due to the large number of LifeTime investors, it may take several days to receive a reply. Your patience during this important phase of the LifeTime Receivership is appreciated.

Remember, the Receivership website at www.lifetimereceiver.com is the place to go for information and updates. Please check the Frequently Asked Questions (F.A.Q.) section of the website for information regarding the claims procedure.

Sincerely,

H. Thomas Moran, II
Receiver for the Assets of LifeTime Capital, Inc.