

INSTRUCTIONS FOR *INVESTMENT CLAIM FORM*

THE "INVESTMENT CLAIM" FORM should be used to make an "Investment Claim" for all investment payments made by a particular person ("Investor") or group of people ("Joint-Investors") to LifeTime Capital, Inc. ("LifeTime"). (An investment made in more than one name is a "Joint Investment.").

For Example: If a man and his wife made several investments with LifeTime, some made in the husband's name only, and some in both the husband and the wife's name, two Claims (using separate copies of the Claim Form) should be made – one for the total amount of investments in the husband's name (individual account) and one for the total amount invested (paid to LifeTime) in both names (joint account).

Should you need extra Forms please feel free to make copies of this Form or download additional copies from the Receiver's website at www.lifetimereceiver.com.

INVESTMENT CLAIMS INCLUDE AMOUNTS ORIGINALLY INVESTED ONLY

The Court overseeing this Receivership has determined that the most efficient way to process Investment Claims is to make Investment Claims for the Original Amount Invested Only. **DO NOT INCLUDE** additional amounts for any claimed interest or "profits" or "returns."

Please **DO NOT** include on the Investment Claim Form the amounts of **any policy premiums** paid. To make a Claim for any premium payments made after the initial, or up-front investment, use the enclosed Premium Payment Claim Form.

IMPORTANT – TIMELY FILING REQUIRED

Your completed Claim Form(s) and supporting documentation should be submitted within **ninety (90) days** of your receipt of this information. 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(s) cannot be Allowed, in whole or in part.

Once you have submitted your Claim, the Receiver, or his representative, may contact you for additional information regarding your Claim. Failure to provide such requested information within **thirty (30) days** may result in the inability to verify your Claim(s) and in the Court's determination that your Claim(s) cannot be Allowed, in whole or in part.

COPIES OF SUPPORTING DOCUMENTATION REQUIRED

You are responsible for attaching copies of documentation listed below supporting the amount of your Claim. These documents must be sufficient to show that the claimed amount was invested with LifeTime Capital Inc. Failure to attach supporting documentation may result in the Receiver's reliance upon the Receiver's records to determine the amount of your Claim to be recommended for Court approval.

When the required documentation is in the custody or control of someone else (e.g. a broker, an investment advisor, or the custodian of a retirement account such as Sterling Trust), you are responsible for obtaining copies of that documentation from that person to attach to your Investment Claim Form.

Please provide *copies* (DO NOT SEND ORIGINAL DOCUMENTS) of the following documents along with this Claim Form:

- Copy of your Investment Contract or other documents you signed when you invested with LifeTime Capital, Inc. (e.g. Asset Purchase Agreement, Escrow Agreement, etc.)
- Proof of the Investment Payment amount(s). (Copy of cancelled check(s), money order(s), wire transfer(s), bank statement(s) and/or receipts, or placement or closing letter from LifeTime confirming the amount invested, etc.)
- Proof of any return of monies you may have received (for example, as the result of the maturity of a Policy to which you were matched). (Deposit slip(s), bank statement(s) and/or receipt(s) or cover letter accompanying payment.)
- If you are making a Claim but you are not the original LifeTime Investor, you must attach documentation sufficient to show your right to make a Claim based upon another's investment with LifeTime (e.g. bill of sale, power of attorney, divorce decree, probate decree, trust instrument, etc.)
- Where the Investment Claim is being made by a trust that invested with LifeTime, please attach copies of: 1) the *current* Memorandum (or Affidavit) of Trust *or* the Trust Agreement and all Amendments to the Agreement; 2) any Affidavits of Successor Trustee(s); and Evidence of Trustee Authority.