

Frequently Asked Questions:  
**CLAIMS PROCESS (OCTOBER 2005)**

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The court-approved Claims Process has been initiated. As a result, over the next couple of weeks each investor should receive a **claims package** from the Receiver's office. Each package contains the following, and includes detailed instructions:

1. Cover letter
2. Investment Claim Form (yellow form)—to confirm the total investment
3. Premium Claim Form (green form)—to confirm the total amount paid to LifeTime for premium expenses
4. Receivership Communications Survey Form (purple form)—to better enable the Receiver to determine an inexpensive yet efficient manner in which to communicate with each investor
5. Pre-addressed envelope—to be used to return forms and documents to the Receiver.

***WHY DO I NEED TO COMPLETE A CLAIM FORM?***

The purpose of the claims process is for the Receiver's office to confirm and document the investment total and account information for each investor.

***WHAT IF I DON'T HAVE COPIES OF MY PAPERWORK?***

Please make every effort to send in the requested documentation. If the documents are simply no longer available, please complete the claim forms to the best of your knowledge and ability. The Receiver will compare the data received against the data already in our possession. Should the Receiver find that there is insufficient data to confirm your investment, we will notify you in writing. In the event that we are still unable to confirm an investment, we would then ask the Court for direction.

***IF YOU CONFIRM ONLY MY ORIGINAL INVESTMENT AND NOT MY EXPECTED RETURN WILL I RECEIVE LESS? AM I FORFEITING THE AMOUNT OF MY EXPECTED RETURN?***

Confirmation of your original investment does not determine how much money you might receive in the future. However, the Receiver will calculate future distributions based upon the original invested amounts, not the expected return amounts.

***AM I CONSIDERED THE ORIGINAL INVESTOR?***

The original investor is the person whose funds were used to make the initial investment and whose name is on the initial purchase agreement.

If the account was transferred to you due to a reason such as the death of the original investor, you would *not* be considered the original investor. In this instance, when completing the Investment Claim Form you should enter the information for the original investor on page 1, and your information on page 2 under Non-Investor Claimant Information.

***CAN I NAME A NEW BENEFICIARY ON THE FORMS?***

Not at this time. The Receiver may ask the Court for instructions on how to handle this issue in the future.

***WHAT DO I NEED TO DO IF THE ORIGINAL INVESTOR IS DECEASED?***

Complete the claim forms and return them to the Receiver, along with a copy of the appropriate documentation, such as an Order probating the estate, or other decree of distribution naming the sole heir or legatee of the estate.

***WHAT DATE DO I PUT ON PAGE SIX OF THE CLAIM FORM?***

The space on page 6 of the Claim Form, notated “Executed on” should be the date you sign the Claim Form, **not** the date your investment contract was executed.

***CAN I FAX MY PAPERWORK?***

Because forms with original signatures will be needed please **mail** your completed forms and supporting documentation. This will ensure more efficient processing.

***WHY DID WE RECEIVE MORE THAN ONE PACKAGE OF CLAIM FORMS WHEN WE ONLY HAVE ONE INVESTMENT?***

The Receiver sent Claim Forms to every individual that he had an indication might be an investor. This means that some joint owners might receive more than one set of documents. For example: If a husband and wife hold a joint account, a claims package will be sent to both the husband and the wife, however, if it is a joint account, *only one set of claim forms should be returned.*