

From:
DAVID M. LEVINE, CONSERVATOR
for Future First Financial Group, Inc.

FUTURE FIRST INVESTOR CLAIM FORM

As you are likely aware, on August 9, 2002, an Order Appointing Conservator for Future First Financial Group, Inc., of Ponte Vedra, Florida ("Future First"), was entered by 7th Judicial Circuit Court, In and For St. Johns County, Florida, (the "Conservatorship Court") by The Honorable J. Michael Traynor. The Order appointed David M. Levine as Conservator of Future First and authorized the Conservator to take immediate possession of all Conservatorship assets. Currently, the Conservator is, among other tasks, identifying, locating and collecting Conservatorship assets. As you were notified, Judge Traynor recently authorized the sale of the life insurance policies originally purchased by Future First with investor funds. The sale price for the entire portfolio of policies is \$34.9 million to be paid over a maximum of seven (7) years. To assure that you receive an appropriate portion of any distribution, please complete the following information and return this form, and the requested attachments to: **David M. Levine, Future First Conservator, c/o Tew Cardenas LLP, Monroe Park Tower, 101 North Monroe Street, Suite 725, Tallahassee FL 32301.**

IMPORTANT INFORMATION TO READ PRIOR TO SUBMITTING CLAIM FORM

ANY PERSON OR ENTITY SUBMITTING A PROOF OF CLAIM FORM SHALL SUBMIT TO THE EXCLUSIVE JURISDICTION OF THE CIRCUIT COURT, SEVENTH JUDICIAL CIRCUIT, IN AND FOR ST. JOHNS COUNTY, FLORIDA FOR ALL PURPOSES INCLUDING, WITHOUT LIMITATION, AS TO ANY CLAIMS, OBJECTIONS, DEFENSES OR COUNTERCLAIMS WHICH COULD BE ASSERTED BY THE CONSERVATOR AGAINST SUCH CLAIMANT OR THE HOLDER OF SUCH CLAIM ARISING OUT OF ANY AND ALL DEALINGS OR BUSINESS TRANSACTED BY OR WITH FUTURE FIRST FINANCIAL GROUP, INC., AND ITS RELATED ENTITIES. CLAIMANTS FURTHER WAIVE ANY RIGHT TO JURY TRIAL WITH RESPECT TO SUCH OBJECTION AND COUNTERCLAIMS AND UNDERSTAND THAT BY SUBMITTING A CLAIM FOR A PRO-RATA DISTRIBUTION FROM THE FUTURE FIRST ESTATE, THEY EXPRESSLY WAIVE ANY RIGHT TO PROCEEDS FROM ANY PARTICULAR INSURANCE POLICY IN WHICH SUCH CLAIMANTS MAY HAVE INVESTED, OR ON WHICH SUCH CLAIMANTS AT ANY TIME MAY HAVE BEEN DESIGNATED AS A BENEFICIARY, AS A RESULT OF MY DEALINGS WITH FUTURE FIRST FINANCIAL GROUP, INC. OR THE FIDELITY TRUST.

IF A COMPLETED PROOF OF CLAIM FORM IS NOT **RECEIVED AT THE ABOVE-STATED ADDRESS** BY 5:00 P.M. ON THE FORTY-FIFTH (45TH) DAY FOLLOWING THE DATE THE CLAIM FORM WAS MAILED TO YOU, THEN YOU ARE FOREVER BARRED FROM ASSERTING ANY AND ALL CLAIMS AGAINST FUTURE FIRST FINANCIAL GROUP, INC. AND ITS RELATED ENTITIES AND, ACCORDINGLY, SHALL NOT BE ENTITLED TO RECEIVE ANY DISTRIBUTIONS TO BE MADE BY THE CONSERVATOR TO THE HOLDERS OF ALLOWED CLAIMS.

*****Each Investor or Non-Investor Creditor Must Complete Its/Their Own Separate Form*****
(Joint investors need only fill out one form)

PART A.

**QUESTIONS IN PART A MUST BE ANSWERED COMPLETELY
IN ORDER FOR THE CONSERVATOR TO PROCESS YOUR CLAIM.**

1. _____
Full name of person completing this form.

2. _____
If this form is being completed on the behalf of a person or entity other than the person listed in 1. above, please indicate the name of the person or entity with an interest in Future First.

3. _____
If this form is being completed on behalf of a person, any previous, maiden, or other name(s) used by such person.

4. _____
Full name of spouse and children of person completing this form.

5. _____
If this form is being completed on behalf of an entity, the full name of the entity's corporate officers, directors, and shareholders.

6. _____
If this form is being completed on behalf of an entity, any previous or other (including "d/b/a") name(s) used by such entity.

7. _____
Current address and telephone number of person completing this form.

8. _____
Current address and telephone number of person or entity with interest in Future First (if different).

9. _____
Social Security Number of person (or Tax ID Number of entity) with interest in Future First.

From this point forward, the term "you" shall refer to the individual or entity with interest in Future First.

10. Please provide the following information regarding your investment, or interest, in Future First:

1st investment with Future First:

totaled \$ _____

was made on _____ (date).

If applicable, 2nd investment with Future First:

totaled \$ _____

was made on _____ (date).

If additional investments were made, please attach a separate sheet identifying those amounts and the dates on which they were made.

Total amount you are claiming as invested in Future First:

\$ _____

11. Have you ever received a refund of any or all of your investment(s)?

_____ Yes _____ No

12. Have you ever received any proceeds from Future First due to the maturity of a policy in which you were told your money had been invested?

_____ Yes _____ No

13. If you answered "Yes" to either question 11 or 12 above, please provide the following information for each disbursement:

	<u>Date</u>	<u>Amount</u>	<u>Policy Number</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

If additional returns on investments were received from Future First, please attach a separate sheet identifying those amounts and the dates on which they were received.

14. To the extent you received any money from Future First at any point in time which is not reflected in your answers to number 13 above, please identify the amount you received, from whom, the date on which you received it, and the reason you received such amount:

To the extent you received—or were promised—any commissions from any party (e.g., Future First, Fidelity Trust, or any other party) as a result of securing one or more persons or entities to invest in Future First, please identify the amount you were promised or received, the person(s) who made such promise or distribution, the date on which you were promised and/or received it, and the reason you were promised and/or received such amount: _____

15. Please identify any and all recoveries, whether monetary or otherwise, which you have received from any person or entity other than Future First which relate to, or were a result of your investment in Future First. Such recoveries would include, but not be limited to recoveries from claims and/or lawsuits against any individual or entity arising out of your investment in Future First. For each recovery, provide the date you received the recovery, from whom the recovery was paid, the total amount of the recovery, and the net amount you received. _____

16. If you invested monies in Future First and those monies were received from a third-party, identify the third party from whom you received the monies, state the reason the monies were given to you and attach copies of any cancelled checks, bank account statements or other documentation confirming the source and amount of such monies : _____

17. Please identify with specificity the nature and status of any lawsuits, arbitrations, or actions that you have filed, demands that you have made, or other proceedings that you have commenced, against any person or entity, relating in any way to you investment with Future First, including against (i) financial institutions; (ii) employees, officers, directors, representatives, or shareholders of Future First; (iii) attorneys for Future First; or (iv) any other person or entity: _____

In addition, please provide:

Name and location of Court in which the action was filed: _____

Case number of such action: _____

Name of the attorney and/or firm who filed such action: _____

18. Please identify all Purchase Request Agreement Number(s) (PRA #) for any PRA's in which you have an interest:

19. If you were not an investor in Future First, indicate how you claim an interest in any distribution by Future First (e.g., are you the beneficiary of a deceased investor, was the investment assigned or sold to you, did you provide services to Future First for which you have not been paid, etc.): _____

Please attach any and all documentation that confirms your stated basis for your interest in any distribution.

20. If you obtained an interest in Future First from another individual, indicate the name, and, if possible, the Social Security number of the individual from which you obtained your interest. _____

Please attach any and all documentation that confirms your stated basis for your interest in any distribution.

21. During the summer of 2002, Life Settlement Service Corp. sent investors a letter and an invoice requesting two payments: one to pay premiums, and another to pay servicing fees.

If you receive such a letter, did you respond to this letter by sending the requested checks?

_____ Yes _____ No

22. If you indicated "Yes" in response to both of the questions in 21, please indicate the amount of:

the Premium check _____.

the Service Fee check _____.

Were either (or both) of the checks cashed?

_____ Yes _____ No

If you indicated "Yes," please submit a copy of your cancelled checks.

23. If, at any time, you were contacted by any insurance company or other entity (other than Future First or a related company) that was seeking payments from you for any reason relating to your investment, or interest, in Future First, please provide as much information as possible about the entity which contacted you (e.g., name of the company and/or person who contacted you, the nature of/reason for the contact and the amount of any requests and/or demands made). _____

In addition, if you submitted any payment to any party as a result of such contact, please provide the following information:

The date you remitted the payment _____

The method of payment _____

The policy regarding which the payment was made _____

PART B.

THE INFORMATION REQUESTED IN THE FOLLOWING QUESTIONS MAY ASSIST THE CONSERVATOR IN HIS EFFORTS TO LOCATE ADDITIONAL ASSETS FOR THE BENEFIT OF INVESTORS AND/OR CREDITORS OF FUTURE FIRST. ANSWERS TO THE QUESTIONS IN PART B ARE NOT REQUIRED IN ORDER FOR THE CONSERVATOR TO PROCESS YOUR CLAIM.

24. If you received anything of value other than money from Future First at any point in time, please identify what you received, from whom, and the date on which you received it: ____

25. _____
Person through whom you learned about or were introduced to Future First Financial Group, Inc. ("Future First")

26. _____
Your primary contact person(s) at Future First.

27. _____
Any other employees or representatives of Future First with whom you dealt.
28. _____
Number of times you visited the offices of Future First.
29. _____
Employees or representatives of Future First to whom you were introduced when you visited the offices of Future First.
30. _____
Person(s) who accompanied you when you visited the offices of Future First.
31. _____
Dates on which you visited the offices of Future First.
32. _____
Any person(s) or entity that you introduced to Future First.
33. Please identify with specificity the way in which you came to learn about Future First and thereafter invest with it, including the person who introduced you to Future First, the statements made by that person, any documents provided by that person, meetings you had with Future First employees, information that you relied on, and any other information: _____

34. Please identify any and all documents that you received at any time from any person or entity relating in any way to your investment with Future First, including documents received from (i) financial institutions in which Future First maintained accounts; (ii) employees, officers, directors, representatives, or shareholders of Future First; (iii) attorneys for Future First; or (iv) any other source: _____

35. Please identify with specificity any other information that you believe may assist the Conservator in his efforts to locate assets for the benefit of investors and/or creditors of Future First: _____

If you need additional space to complete an answer, please attach a separate sheet of paper and indicate the number of the question for which you are providing the additional information. Please submit this completed form and copies of any documentation you have concerning the investment and/or interest in Future First. Please include copies of cancelled checks, Purchase Request Agreement forms, etc. Include such copies even if you have previously submitted such items to Future First or the Conservator.

IN ADDITION TO THE DOCUMENTS DESCRIBED ABOVE, PLEASE PROVIDE ANY DOCUMENTS OR OTHER MATERIAL THAT IS RELATED IN ANY WAY TO YOUR INVESTMENT IN FUTURE FIRST, INCLUDING COPIES OF YOUR CANCELLED CHECKS, BANK ACCOUNT STATEMENTS SHOWING THE TRANSFER OF FUNDS INVESTED AND RECEIVED, STATEMENTS FROM FUTURE FIRST, WIRE TRANSFER CONFIRMATIONS, AND ANY OTHER DOCUMENTS CONFIRMING SUCH INVESTMENT(S).

OATH REQUIRED OF ALL CLAIMANTS

I HEREBY CERTIFY that all of the foregoing information contained on this Proof of Claim Form is true and correct.

Signature of Investor or of authorized
Representative of Investor completing
Proof of Claim Form.

Sworn to and subscribed before me this ____ day of _____, 2004. Such person did take an oath and: *(Notary must check applicable box)*.

- is/are personally known to me.
- produced a current _____ driver's license as identification.
- produced _____ as identification.

{Notary Seal must be affixed}

SIGNATURE OF NOTARY

Name of Notary (Typed, Printed or Stamped)

Commission Number: _____
[if not legible on seal]

My Commission Expires: _____
[if not legible on seal]

SEND THIS PROOF OF CLAIM FORM TO:

**David M. Levine, Conservator
Future First Financial Group, Inc.
c/o Tew Cardenas LLP
Monroe Park Tower
101 North Monroe Street, Suite 725
Tallahassee, Florida 32301**