

LIFE SETTLEMENT APPLICATION

Receipt of payment pursuant to a life settlement contract may affect eligibility for public assistance programs such as Medicaid, supplementary social security income, food stamps or other governmental benefits or entitlements. Receipt of payment pursuant to a life settlement contract may be taxable. Prior to applying for a life settlement contract, a life insurance policy owner should consult with the appropriate social services agency concerning how receipt of life settlement proceeds will affect the eligibility of the recipient and the recipient's spouse or dependents, and with a qualified tax advisor.

1. PERSONAL DATA

NAME OF FIRST INSURED	DATE OF BIRTH / PLACE OF BIRTH	SEX	SOCIAL SECURITY NUMBER
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NAME OF SECOND INSURED	DATE OF BIRTH / PLACE OF BIRTH	SEX	SOCIAL SECURITY NUMBER
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ADDRESS	TELEPHONE WITH AREA CODE
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CITY	STATE	ZIP
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REASON FOR SALE

FIRST INSURED MEDICAL CONDITION (BRIEF DESCRIPTION)

SECOND INSURED MEDICAL CONDITION (BRIEF DESCRIPTION)

2. LIFE INSURANCE POLICY INFORMATION

INSURANCE COMPANY	POLICY NUMBER	ISSUE DATE
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FACE AMOUNT	ACCOUNT VALUE	CASH SURRENDER VALUE
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ANNUAL PREMIUM PAYMENT	NEXT PREMIUM DUE DATE	TOTAL POLICY LOAN
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LAST PREMIUM PAID DATE	AMOUNT PAID
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<input type="checkbox"/> ANNUAL	<input type="checkbox"/> SEMI-ANNUAL	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> MONTHLY
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PREMIUM MODE

<input type="checkbox"/> TERM	<input type="checkbox"/> UL	<input type="checkbox"/> WL	<input type="checkbox"/> SUL	<input type="checkbox"/> SWL	<input type="checkbox"/> VUL	<input type="checkbox"/> OTHER (please specify)
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TYPE OF POLICY

<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> GROUP	<input type="checkbox"/> CONVERTED GROUP
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GROUP OR INDIVIDUAL POLICY

NO YES (provide details):
 HAS THE OWNERSHIP OF THE POLICY CHANGED SINCE ITS ORIGINAL ISSUE?

NO YES (provide details and documentation of the loan):
 IS OR HAS THE POLICY EVER BEEN SUBJECT TO A PREMIUM FINANCE LOAN?

3. POLICY OWNER(S)

I/We acknowledge the receipt of the consumer information booklet.

NAME OF POLICY OWNER(S) SOCIAL SECURITY OR TAX ID NUMBER

NAME OF PRESIDENT (IF CORPORATE OWNED) NAME OF CORPORATE SECRETARY

NAME OF MANAGER (IF LLC OWNED)

NAME OF TRUSTEE (S) (IF TRUST OWNED) DATE OF TRUST SITUS OF TRUST

ADDRESS TELEPHONE WITH AREA CODE

CITY STATE ZIP

If individually owned, has Policy Owner ever been? (check all that apply)

Married Divorced Legally Separated Widowed Bankrupt

If more than one policy is being submitted, please attach an additional page including Policy Owner(s) and life insurance policy information as requested above.

4. MEDICAL INFORMATION

FIRST INSURED

OCCUPATION (if retired, previous occupation) SPOUSE'S MAIDEN NAME

FATHER'S NAME MOTHER'S MAIDEN NAME

NAME OF PRIMARY PHYSICIAN TELEPHONE WITH AREA CODE

ADDRESS

CITY STATE ZIP

I/We state that the information in this Life Settlement Application is to the best of my/our knowledge and belief to be truthful, correct and complete.

Any person who knowingly and with intent to defraud any life settlement provider or other person files an application for a life settlement contract or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent life settlement act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

SIGNATURE OF FIRST INSURED

DATE

I am signing as the First Insured above which is the signature of the First Insured in Section 1 and Section 4. I certify that the information in Section 1 and 4 is correct.

SIGNATURE OF SECOND INSURED (IF APPLICABLE)

DATE

I am signing as the Second Insured above which is the signature of the Second Insured in Section 1 and Section 5. I certify that the information in Section 1 and 5 is correct. (if applicable)

SIGNATURE OF POLICY OWNER(S)

DATE

I am signing as the policy owner which is the signature of the policy owner(s) in Section 3. I certify that the information in Section 3 as well as Section 2 is correct.

**AUTHORIZATION FOR RELEASE AND USE OF MEDICAL AND/OR
INSURANCE INFORMATION (signed by the Insured(s) and Policy Owner(s))**

I/We hereby authorize any physician, medical practitioner, hospital, clinic or any other medical facility, insurance support organization, pharmacy, pharmacy benefit manager, government agency, insurance company, group policyholder, employer, benefits plan administrator, or any other institution or person to provide Q Capital Strategies, LLC and/or its authorized representatives or assignees, to any «contractterm» settlement broker utilized by the Policy Owner(s), and to the insurance company that issued the life insurance policy covering the life of the Insured(s) any and all information as to diagnosis, treatment and prognosis with respect to any physical or mental condition of the Insured(s) including psychiatric condition, or drug and alcohol abuse.

This Authorization allows for the disclosure, inspection and copying of any and all records, reports, and/or documents, including any underlying data, regarding the care and treatment of the Insured(s) and any other information in your possession concerning any treatment or hospitalization, including but not limited to, all testing materials completed by or administered to the Insured(s), along with any and all medical bills in your possession and control.

I/We understand that the information authorized for release may also include personal information and insurance policy information, including but not limited to, forms, riders and amendments concerning the life insurance policy(ies) on which I/We are the Policyowner(s) or Insured(s).

This Authorization allows Q Capital Strategies, LLC and its authorized representatives and assignees to use the medical or insurance information, and to disclose such information to their funding sources, their medical underwriters, insurers and contingency reinsurers. The Authorization set forth is granted to Q Capital Strategies, LLC, each subsequent owner of the Policy, and any party who is a potential purchaser of the Policy from any subsequent owner, and their respective funding sources and their authorized representatives, medical underwriters, insurers and contingency reinsurers. The receipt, use and disclosure of the information obtained pursuant to this Authorization is for the purpose of pursuing and completing the sale or resale of life insurance policy(ies) on which I/We are the Policy Owner(s) or Insured(s), and permitting Q Capital Strategies, LLC or any subsequent Policy Owner(s) to obtain any amounts payable to the owner or beneficiary of the Policy(ies). I/We hereby expressly authorize such receipt, use and disclosure.

I/We agree that a photographic copy or facsimile of this Authorization shall be valid as the original. I/We agree that this Authorization shall remain valid for the lifetime of the undersigned Insured (or the last to survive if more than one undersigned Insured), absent any provision of any applicable state statute or regulation to the contrary, in which event it shall remain valid for the maximum period permitted thereunder. I/We understand that all medical information will be kept strictly confidential and will not be released to the Medical Information Bureau.

This Authorization shall be witnessed by a person who does not have a financial or beneficial interest, directly, or indirectly, in the life settlement transaction.

Any person who knowingly and with intent to defraud any life settlement provider or other person files an application for a life settlement contract or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent life settlement act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NAME OF FIRST INSURED	SIGNATURE	DATE
NAME OF SECOND INSURED	SIGNATURE	DATE
NAME OF POLICY OWNER(S)	SIGNATURE	DATE
NAME OF WITNESS	SIGNATURE	DATE

PHOTOCOPIES AND/OR FACSIMILES OF THIS DOCUMENT SHALL BE AS VALID AS THE ORIGINAL

AUTHORIZATION FOR RELEASE OF INSURANCE POLICY INFORMATION

(signed by the Policy Owner(s))

I/We hereby authorize the insurance company to release directly to Q Capital Strategies, LLC and/or its authorized representatives or assignees any and all information and forms in connection with the policy(ies) listed below (including, but not limited to, verification of coverage, any illustrations or any conversions, thereat). As per my/our specific instructions as the Policy Owner(s), please provide the requested information to Q Capital Strategies, LLC directly and forward a copy to the undersigned Policy Owner(s).

I/We agree that a photographic copy or facsimile of this Authorization shall be valid as the original.

I/We agree that this Authorization shall remain valid for three years, absent any provision of any applicable state statute or regulation to the contrary, in which event it shall remain valid for the maximum period permitted thereunder.

This Authorization shall be witnessed by a person who does not have a financial or beneficial interest, directly or indirectly, in the life settlement transaction.

Any person who knowingly and with intent to defraud any life settlement provider or other person files an application for a life settlement contract or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent life settlement act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NAME OF POLICY OWNER(S) SIGNATURE DATE

ADDRESS SOCIAL SECURITY OR TAX ID NUMBER

CITY STATE ZIP

POLICY NUMBER 1 INSURANCE COMPANY

POLICY NUMBER 2 INSURANCE COMPANY

POLICY NUMBER 3 INSURANCE COMPANY

NAME OF WITNESS SIGNATURE DATE

PHOTOCOPIES AND/OR FACSIMILES OF THIS DOCUMENT SHALL BE AS VALID AS THE ORIGINAL

PERSONAL ACKNOWLEDGEMENT

(signed by the Policy Owner(s))

I/We represent and warrant that (a) the information contained in this Application is correct and accurate, (b) that Q Capital Strategies, LLC, and its authorized representatives and assignees, and their funding sources and their medical underwriters, contingency insurers and reinsurers and purchasers of life insurance policies may rely thereon and (c) I/We will immediately notify Q Capital Strategies, LLC of any changes in the information. I/We further give consent to Q Capital Strategies, LLC, and its authorized representatives or assignees, to disclose this Application and any information gathered while processing it as necessary for the purpose of completing the sale and resale of the life insurance policy(ies) listed herein and permitting Q Capital Strategies, LLC or any subsequent Policy Owner(s) of the policy(ies) listed in this Application to obtain any amounts payable to them as owner or beneficiary of the policy(ies). I/We acknowledge that I/We are submitting this Application to Q Capital Strategies, LLC to evaluate the sale of the life insurance policy(ies) listed herein and that Q Capital Strategies, LLC is under no obligation to purchase the policy(ies). I/We acknowledge that Q Capital Strategies, LLC may contact me/us regarding information contained in this Application.

The Acknowledgement set forth above is made to Q Capital Strategies, LLC, and deemed to be made to each subsequent owner of the Policy and any party who is a potential purchaser of the Policy from any subsequent owner.

I/We understand that some or all of the proceeds from a «ContractTerm» Insurance Settlement may be taxable and that I/We are encouraged to consult with an attorney or tax advisor concerning this transaction. I/We also acknowledge that neither Q Capital Strategies, LLC nor any of its affiliates or representatives has made any representations or provided any advice concerning the possible tax consequences or treatment of the proceeds of this transaction.

I/We understand that the receipt of payment pursuant to a life settlement contract may affect eligibility for public assistance programs such as Medicaid, supplementary social security income, food stamps or other governmental benefits or entitlements. Receipt of payment pursuant to a life settlement contract may be taxable. Prior to applying for a life settlement contract, a life insurance policy owner should consult with the appropriate social services agency concerning how receipt of life settlement proceeds will affect the eligibility of the recipient and the recipient's spouse or dependents, and with a qualified tax advisor.

I/We acknowledge the receipt of the consumer information booklet.

This Acknowledgement shall be witnessed by a person who does not have a financial or beneficial interest, directly or indirectly, in the life settlement transaction.

Any person who knowingly and with intent to defraud any life settlement provider or other person files an application for a life settlement contract or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent life settlement act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NAME OF POLICY OWNER(S)

SIGNATURE

DATE

NAME OF WITNESS

SIGNATURE

DATE