

Exhibit A

From:

04/07/2005 20:3 #510 P.003/003

Application

Name [REDACTED]
 Address [REDACTED]
 City/State/Zip [REDACTED]
 Social Security Number [REDACTED]
 Sex M F
 Date of Birth [REDACTED] Age [REDACTED]

GCT Trust

2 Chamberlain Ave., Wintthrop, MA
02152 1-800-660-5027

Tax-Qualified Plans
 IRA Tax Year _____ IRA Rollover _____
 TSA _____ SEP, Emp. contribution _____

Premiums
 Annual _____ Semi-Annual _____ Quarterly _____
 Monthly Single Premium _____
 Rollover \$ 191,044
 Consistant planned premium \$ _____
 Submitted with app \$ _____

Owner (If different from applicant)
 Name _____
 Address _____
 City/State/Zip _____
 Social Security Number / /
 Sex M _____ F _____
 Date of Birth / / Age _____

Special Requests
 Investment Account:
 Effective Date: 10-1-98
 S&P Index: 1017

Beneficiary (State full name and relationship)
 Primary [REDACTED]
 Contingent [REDACTED]

Home Office Changes Only
 LUSA - [REDACTED]
 ADDED ERCL OCT. 11 PAYMENTS
 THRU 2003.

It is agreed that: 1) All statements and answers given above are true and complete to the best of my knowledge; 2) This application shall become part of any contract issued by the Company; 3) Any changes made in this application shall be subject to written consent of the owner/applicant.

Signed at Revere, MASS on 10-1-98
(city/state) (month/day/year)
Joseph [Signature] [REDACTED]
 Licensed agent Proposed Signature
 Owner

Gennaco & Associates

Memorandum

*Also draw on
4/1 or 11/5 on your
choice
\$5,000 in December from
All American*

To: [REDACTED]

From: Joseph Gennaco

Date: September 25, 2002

Re: FAX # [REDACTED]

Dear [REDACTED]

The attached sheets represent the following:

A) Total value of distribution, \$622,672.00

B) Years 1&2 yield \$4,000 per month with the surplus added to principal. Once \$675,000 is reached, (your pre-determined value for Oceanview), monthly distribution is increased to \$6,200 through year 5.

Using this method, \$571,568 in distributions and add-ons to principal, the average annual return is equal to 10%.

Also included is a Frequently Asked Questions sheet about the program, which not only has a pre-determined guarantee, is regarded as the "safest and best investment today", (Blackman on Taxes).

The total portfolio holds 11 policies and is currently valued at \$2,130,000. All policies guaranteed by A+ rated companies. All maturity dates are guaranteed by a reinsurance company. Withdrawals and all distributions are generated from a special cash account established for this purpose only.

I will call you in a day or so to arrange for an appointment next week.

Thank you.

P.S. ^{Current Contract} IN ADDITION A CONTRACT IS ISSUED, WITH ANNUAL UPDATES A THE END OF EACH CAL. YEAR. I ALSO MENTION THAT YOU CAN DO THIS IN AS LITTLE AS 2 YRS.

Joseph Gennaco

2 Chamberlain Avenue, Winthrop, MA 02152 1-800-660-6027 FAX: 617-846-0076



<u>Company</u>	<u>Value</u>
All American Life 	\$ 195,504.00
Phoenix Mutual 	\$ 259,946.00
Prudential Life 	\$ 21,280.00
A) All American Life (2 nd to die insurance cash value)	\$ 25,000.00
Phoenix/Home	\$ 122,942.00
Total:	<u>\$622,672.00</u>

B.)

Distribution Summary

Total Amount: \$622,672.00 in one Account

Years 1 & 2

Monthly withdrawal \$4,000 (\$48,000 per year). Surplus interest is added to principal account until Trust reaches \$675,000 at the end of the 2nd year.



Years 3, 4 & 5

Monthly withdrawal increases to \$6,200 (\$74,400 per year)

Total 5 year distribution: \$371,568 (equal to 10% per year return)

None of above includes the \$65,000 All American Life policy paying \$5,000 per year for the next 15 years.



Exhibit D

Oceanview Life Settlements, LLC
Life Plus

Life Settlements may not be as familiar as the terms, Mutual Funds, Stocks, or Bonds, however they offer a guarantee that the value of your principal investment never goes down and will always reap a high profit, (policies are insured).

Most commonly asked questions about Life Settlements:

1. What are Life Settlements?
2. Why haven't I heard of this before?
3. What about safety?
4. Are funds placed in more than one policy?
5. How is the seller's medical condition confirmed?
6. What if the insurance company goes out of business?
7. Are there any costs or fees that I should be aware of?
8. What are the tax implications for an individual who purchases a Life Settlement?

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- 1) What are Life Settlements? ▶ Life Settlements are transactions whereby the beneficiary's interest in a life insurance policy is transferred to a third party investor. In exchange, the seller of the policy will receive a discounted cash settlement.
 - 2) Why haven't I heard about this before? ▶ In the past, Life Settlements were arranged mostly in private between family and friends; however, recent years have seen explosive growth and excellent financial opportunities within the Life Settlement industry.
 - 3) What about safety? ▶ When you purchase a Life Settlement, you enter into an agreement with a 3rd party who owns a portfolio of insurance policies with A or better rated insurance companies. Your principal and return are backed by the insurance company's assets. At policy maturity, the principal plus profit is guaranteed to be "paid in full".

Oceanview Life Settlements, LLC
Life Plus

- 4) Are funds placed in more than one policy? ▶ Yes. Diversification of 7-10 contracts up to \$2,000,000—\$5,000,000 in each portfolio.
- 5) How is the seller's medical condition confirmed? ▶ All medical records are reviewed by underwriters and independent agencies. The insured must also be certified competent and of sound mind.
- 6) What if the insurance company goes out of business? ▶ Oceanview Life Settlements only deals with insurance companies rated A or higher and are members of the National Organization of Life & Health Guaranteed Association, who guarantee insurance payouts.
- 7) Are there any costs or fees for surrendering? ▶ No. With a Life Settlement the investor knows, upfront, exactly what the predetermined duration and return value is. All fees and closing costs are deducted from the proceeds at maturity. All premium payments, as well as monthly income payments are secured by additional funds set aside until maturity. Full surrenders are bought either by Oceanview or the contingency company.
- 8) What are the tax implications? ▶ The death benefit proceeds received in excess of the purchaser's adjusted tax basis in the policy generally will constitute ordinary income (not capital gain), taxable at the investor's marginal ordinary income tax rate in the year of receipt.

Exhibit E

Life Plus

Life Plus is the most positive and innovative development to date in the Life Settlement industry
Your choice is a pre-determined amount, or full participation

Program choices:	Fixed Return on Dollar Amount Purchase
2 years =	21%
3 years =	42%
4 years =	50%
5 years =	60%
6 years =	72%
7 years =	98%

Guaranteed maturity date is assured by a leading provider of reinsurance which has been rated A Excellent by AM Best.

Dare to Compare!

Investment	Risk Factor	Performance Secured	Protection of Principal	Percent of Return	Fees and Commission	Gains Subject to Taxes
Senior Settlement Contracts	None	100% secured*	100% secured*	Secured* 12-100% you choose	None	None (can be deferred)
High Yield Corporate Bonds	Medium to High	None	None	None	Yes	Yes
Annuities	Low	None	Secured	Secured up to 4%	None	Yes
CDs	Low	Secured	Secured	Secured up to 6%	None	Yes
Pass Book/ Savings Accounts	Low	Secured	Secured	Secured up to 4%	None	Yes
Commodities	High	None	None	None	Yes	Yes
Stocks/Bonds	Medium to High	None	None	None	Yes	Yes
Mutual Funds	Low, Medium, and High	None	None	None	Yes	Yes

* Investing in a Senior Settlement will provide a new vehicle allowing you to allocate financial resources for 1 to 5 year periods, while achieving attractive rates of return. Each insurance policy purchased will be issued by an insurance company that is "A" rated or better by AM Best, Standard & Poor's, or an equivalent rating company.

*PRINCIPAL & INTEREST ARE GUARANTEED
(ACTUALLY INSURED BY LLOYD'S OF LONDON)*

Exhibit F

Certificate of Interest

This CERTIFICATE OF INTEREST hereby certifies that [REDACTED]

[REDACTED] MA [REDACTED]

is the owner of an interest in certain life insurance contracts (more specifically set forth on Schedule A attached hereto) ("Contracts"), said Contracts being owned by Oceanview Life Settlements, LLC (Oceanview) located at 2 Chamberlain Avenue, Winthrop, MA 02152

As the owner of the aforesaid interest, Oceanview shall pay INVESTOR, at the address set forth above (or such other address as directed in writing) the following:

1. Ten percent (10%) of the initial cash invested ("Investment Amount") for each year, or for any part of a year, until the entire Investment Amount is \$170,626.80 repaid in full. For purposes of this Certificate, Investment Amount is
2. From the first dollars received by Oceanview from the Contracts, Oceanview shall pay to INVESTOR the following:
 - a. An additional amount, equal to four percent (4%) of the Investment Amount for each year, or part of a year, until the Investment Amount has been repaid, in full.
 - b. All or a portion (if there are not sufficient sums received by Oceanview) to repay the Investment Amount.
 - c. To the extent that the entire Investment Amount is not repaid out of the proceeds from the first Contracts, Oceanview shall continue to pay the amounts set forth in paragraphs 1 and 2 (a) on the balance of the Investment Amount that has not been repaid ("Remaining Amount"). For example, Oceanview if collects sufficient sums from the Contracts to pay the amount set forth in 2(a) plus of the Investment Amount, Oceanview shall continue to pay, on a yearly basis, the ten percent (10%) per year, or portion thereof, on the Remaining Amount; or N/A plus, at such time as Oceanview receives additional sums from Contracts, four percent (4%) on the Remaining Amount for each year, or portion thereof, and the Remaining Amount in full.
3. The obligations set forth herein are the obligations of Oceanview and shall be paid in accordance with this CERTIFICATE OF INTEREST.
Dated this 26th day of March 2004 at Winthrop, MA

BY: _____

