

PROXY
FIRST TRINITY FINANCIAL CORPORATION
7633 EAST 63RD PLACE, SUITE 230, TULSA, OKLAHOMA 74133
THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned hereby appoints Scott J. Engebritson and Gregg E. Zahn, or either of them, attorneys with full power of substitution to vote as proxies for the undersigned at the annual meeting of shareholders of First Trinity Financial Corporation to be held on May 19, 2010 at 1:00 p.m. Central Daylight Time, or at any adjournment or postponements thereof, and to vote as designated below with all powers the undersigned would possess, if present, upon matters described in the notice of annual meeting and proxy statement dated April 30, 2010 as follows:

(1) Election of Directors To withhold authority to vote for any individual nominee(s) mark "For All Except" and write number(s) of the nominee(s) on the line below.

FOR ALL WITHHOLD ALL FOR ALL EXCEPT

[]

[]

[]

(01) Gregg E. Zahn	(05) Bill H. Hill	(09) Wayne Pettigrew
(02) Scott J. Engebritson	(06) Charles Wayne Owens	(10) Gary L. Sherrer
(03) William S. Lay	(07) George E. Peintner	(11) Shannon Young
(04) H. Bryan Chrisman	(08) John R. Perkins	

(2) To ratify the appointment of Kerber, Eck & Braeckel LLP, as First Trinity Financial Corporation's independent registered public accounting firm for the fiscal year ending December 31, 2010.

[] FOR [] AGAINST [] ABSTAIN

(3) On any other matter which may come before the meeting in accordance with their best judgment.

THE BOARD OF DIRECTORS RECOMMENDS A VOTE FOR ALL PROPOSALS.

To be counted this proxy must be signed, dated and received by the Corporate Secretary of First Trinity Financial Corporation, 7633 East 63rd Place, Suite 230, Tulsa, Oklahoma 74133, on or before May 19, 2010.

This proxy when properly executed will be voted in accordance with instructions specified but in the absence of any instructions will be voted "FOR".

Please sign exactly as name appears on this card. If shares of stock are held jointly, all joint owners should sign. If signing as attorney, administrator, executor, guardian, trustee or corporate officer, please add your title as such.

Important Notice Regarding the Internet Availability of Proxy Materials for the Annual Meeting of Shareholders.

The Proxy Statement and 2009 Annual Report to Shareholders are Available at: www.firsttrinityfinancial.com

Shareholder's signature

Shareholder's signature

Date _____, 2010

IMPORTANT
Please complete this proxy card and return by
FAX: (918)249-2478
Or By Mail: 7633 East 63rd Place, Suite 230
Tulsa, OK. 74133