

Heritage Union Life Insurance Company  
Claims Department  
1275 Sandusky Road  
Jacksonville, IL 62651

Re: Insured: Simon Bernstein  
Policy Contract Number: 1009208

To whom it may concern:

My name is \_\_\_\_\_. The Palm Beach County Florida Probate Court appointed me as the Personal Representative (PR) for the Estate of Simon Bernstein. Attached to this correspondence you will find (the appropriate paperwork) signed by Judge Martin Colin. It is my understanding that, at the time of his death in September 2012, Mr. Bernstein was the owner of the above referenced life insurance policy with your company. I would greatly appreciate your assistance on several matters. At your earliest convenience, please provide me with the following:

- 1) A copy of the policy to include all benefits, riders, endorsements, etc.
- 2) A copy of the application signed by Mr. Bernstein to secure coverage if not included in the copy of the policy.
- 3) Copies of all communication between your company, to include all successors and/or assigns, and Mr. Bernstein since policy inception.
- 4) All primary and contingent beneficiaries listed on this policy since inception.
- 5) Copies of all correspondence, to include emails, between your company and anyone regarding the death benefit claim that was made on this policy.

It is my understanding that the proceeds of this policy have been paid to the United States District Court for the Northern District of Illinois Eastern Division and is the subject of litigation (Case No. 13 cv 3643) involving the contingent beneficiary. I would like to know what attempts were made by Heritage Union to contact the primary beneficiary of the policy before the decision was made to interplead the proceeds to the court.

Specifically, please provide me:

- 1) Information, to include all written communications, investigative services, records of phone calls, etc., regarding your attempts to contact the primary beneficiary of the policy.
- 2) Responses provided to you from any of your attempts to contact the primary beneficiary.

3) Basis for your company to determine that no valid primary beneficiary could be located.

I would appreciate you providing me with the requested information at your earliest convenience. Thank you in advance for your cooperation and prompt response. Please feel free to contact me with any questions.

Sincerely,