

AWD History for Work object key 2006-03-06-10.16.36.577063T01

JLIFE - MINPREM - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:21:57PM

User Id: JKAYLAK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2006-03-06
Status: End Time: 10:18:26
Queue:
User Name: KAYLOR, ANGELA K
DTM Description:
Comments: PLEASE SEND MIN PREM QUOTE FROM NOW TIL DEC 2006 TO ADDRESS ON THE SYSTEM.

Begin Date: 2006-03-06 Flags: 9990N0
Begin Time: 10:16:39 DTM Job Name:
User Id: JKAYLAK DTM Return Code:
Workstation Id: AWD_NT DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2006-03-06
Status: PHONE End Time: 10:18:28
Queue: CSPROC
User Name: KAYLOR, ANGELA K
DTM Description:
Comments:

Begin Date: 2006-03-06 Flags: 9990N0
Begin Time: 10:16:36 DTM Job Name:
User Id: JKAYLAK DTM Return Code:
Workstation Id: AWD_NT DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2006-03-06
Status: PHONE End Time: 10:16:36
Queue: CSPROC
User Name: KAYLOR, ANGELA K
DTM Description:
Comments:

JCK000058

ANNUITY & LIFE RE

1275 Sandusky Road Jacksonville, IL 62650-1155
Phone 800-825-0003 Fax 803-333-7842



March 8, 2006

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 06966789

Dear Mr. Bernstein:

Thank you for contacting Annuity & Life Reassurance America. It is a pleasure to be of assistance.

Our office received your recent request for the minimum premium due on the above-mentioned policy. According to our calculations there is enough value in this policy to maintain itself until December 27, 2006.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

AWD History for Work object key 2007-03-14-12.44.03.666281T01

JLIFE - FORMS - PROCESSD3 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:
Agent Number:

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:22:53PM

Begin Date: 2007-03-15 Flags:
Begin Time: 04:44:52 DTM Job Name:
User Id: ALUDDSX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-03-15
Status: End Time: 04:44:52
Queue:
User Name: LUDDIE, SHANAAZ X
DTM Description:
Comments: Mailed Illust form as requested.

Begin Date: 2007-03-15 Flags: 9990N2
Begin Time: 04:35:19 DTM Job Name:
User Id: ALUDDSX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: FORMS End Date: 2007-03-15
Status: PROCESSD3 End Time: 04:45:40
Queue: END
User Name: LUDDIE, SHANAAZ X
DTM Description:
Comments:

Begin Date: 2007-03-15 Flags: 4500N0
Begin Time: 03:55:11 DTM Job Name:
User Id: ADEVICK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: FORMS End Date: 2007-03-15
Status: PHONE End Time: 03:55:11
Queue: ALUDDSX
User Name: DE VILLIERS, CHERYL
DTM Description:
Comments:

Begin Date: 2007-03-14 Flags:
Begin Time: 12:45:31 DTM Job Name:
User Id: JDECKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-03-14
Status: End Time: 12:45:31
Queue:

AWD History for Work object key 2007-03-14-12.44.03.666281T01

JLIFE - FORMS - PROCESSD3 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:22:53PM

User Name: DECKER, ALLISON
DTM Description:
Comments: Please mail illust req form to attorney at:

Traci Kratish
950 Peninsula Corporate Circle Ste 3010
Boca Raton, Fl 33487

Begin Date:	2007-03-14	Flags:	4500N0
Begin Time:	12:44:06	DTM Job Name:	
User Id:	JDECKA	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	FORMS	End Date:	2007-03-14
Status:	PHONE	End Time:	12:45:33
Queue:	CSPROC2		
User Name:	DECKER, ALLISON		
DTM Description:			
Comments:			

Begin Date:	2007-03-14	Flags:	9990N0
Begin Time:	12:44:03	DTM Job Name:	
User Id:	JDECKA	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	PHONE	End Date:	2007-03-14
Status:	PHONE	End Time:	12:44:03
Queue:	CSPROC		
User Name:	DECKER, ALLISON		
DTM Description:			
Comments:			

ANNUITY & LIFE RE

1275 Sandusky Road Jacksonville, IL 62650-1155
Phone 800-825-0003 Fax 803-333-7842



March 15, 2007

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 07623733

Dear Policyowner:

Thank you for contacting Annuity & Life Reassurance America. As requested, an Illustration Form is enclosed. Please complete and sign this form and return to our office.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

Enclosure(s): Illustration Request

cc: TRACI KRATISH

JCK000062

Annuity & Life Reassurance America

800-825-0003

I am requesting an Illustration/Reprojection for policy number 1009208, insuring the life of SIMON BERNSTEIN.

Name and Phone of contact in the event we have questions

Term Policy

_____ Term to UL conversion
_____ Term to WL conversion

Universal Life Policy

_____ Current death benefit and premiums
_____ Minimum premiums to endow at maturity
_____ Minimum premiums to carry to maturity
_____ Other specific request

We provide one illustration per policy per year at no charge. Any additional requests require \$25.00 fee prior to running the illustration.

I have enclosed a check or money order payable to Annuity & Life Reassurance America for:

_____ First request per year	Free
_____ Additional requests	\$25.00 each
_____ TOTAL	\$ _____

Please allow 7-14 business days from the date of receipt in our office for processing.
Thank you.

Please return illustration to:

Name: _____
Address: _____

Fax: _____
Phone: _____

Policy Owner Signature

Date

ANNUITY & LIFE RE

1275 Sandusky Road Jacksonville, IL 62650-1155
Phone 800-825-0003 Fax 803-333-7842



**Annuity
Life Re**

March 15, 2007

TRACI KRATISH
950 PENINSULA CORPORATE CIRCLE STE 3010
BOCA RATON, FL 33487

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 07623733

Dear Traci Kratish:

Enclosed is a copy of the letter that was sent on the policy number mentioned above.

If you have any questions regarding this information, please contact us at 800-825-0003.

Sincerely,

Client Services

Enclosure(s): Copy of original

JCK000064

ANNUITY & LIFE RE

1275 Sandusky Road Jacksonville, IL 62650-1155
Phone 800-825-0003 Fax 803-333-7842



**Annuity
Life Re**

March 15, 2007

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 07623733

Dear Policyowner:

Thank you for contacting Annuity & Life Reassurance America. As requested, an Illustration Form is enclosed. Please complete and sign this form and return to our office.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

Enclosure(s): Illustration Request

cc: TRACI KRATISH

JCK000065

AWD History for Work object key 2007-03-27-11.51.15.638281T01

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:23:22PM

Begin Date: 2007-03-27 Flags:
Begin Time: 11:54:59 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-03-27
Status: End Time: 11:54:59
Queue:
User Name: BUSEY, KATHY A
DTM Description:
Comments: values

Begin Date: 2007-03-27 Flags: 9990N0
Begin Time: 11:51:17 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2007-03-27
Status: PROCESSED End Time: 11:55:05
Queue: END
User Name: BUSEY, KATHY A
DTM Description:
Comments:

Begin Date: 2007-03-27 Flags: 9990N0
Begin Time: 11:51:15 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2007-03-27
Status: PHONE End Time: 11:51:15
Queue: CSPROC
User Name: BUSEY, KATHY A
DTM Description:
Comments:

AWD History for Work object key 2007-06-06-11.43.33.021281T01

JLIFE - MINPREM - PROCESSED - END - Updateable

[REDACTED] - 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:23:59PM

Begin Date: 2007-12-11 Flags:
Begin Time: 11:36:08 DTM Job Name:
User Id: JSUITCS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-12-11
Status: End Time: 11:36:08
Queue:
User Name: SUITER, CINDY S
DTM Description:
Comments: Dianna, PO assist./PO called. Went over minprem., according to letter and notes, it just increased to 31131.25 and they will be sending that amount.

Begin Date: 2007-06-13 Flags:
Begin Time: 10:00:12 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-06-13
Status: End Time: 10:00:12
Queue:
User Name: TUCKER, MONA C
DTM Description:
Comments: sent letter of expl to po using info provided by actuary

Begin Date: 2007-06-13 Flags: 9996N1
Begin Time: 09:50:03 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2007-06-13
Status: PROCESSED End Time: 10:00:20
Queue: END
User Name: TUCKER, MONA C
DTM Description:
Comments:

Begin Date: 2007-06-12 Flags: 9990N0
Begin Time: 14:22:24 DTM Job Name:
User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2007-06-12
Status: CS End Time: 14:22:30

AWD History for Work object key 2007-06-06-11.43.33.021281T01

JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:23:59PM

Queue: CSPROC
User Name: WIERSMA, TONY J
DTM Description:
Comments:

Begin Date: 2007-06-12 Flags:
Begin Time: 14:22:23 DTM Job Name:
User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-06-12
Status: End Time: 14:22:23
Queue:
User Name: WIERSMA, TONY J
DTM Description:
Comments: PO needs to pay 2,000 to carry policy to 12/2007. PO will then need to pay 19,200 per quarter to carry to 12/2008.

Begin Date: 2007-06-12 Flags:
Begin Time: 08:05:15 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-06-12
Status: End Time: 08:05:15
Queue:
User Name: TUCKER, MONA C
DTM Description:
Comments: actuary pls assist...policy is a CVL...thx

Begin Date: 2007-06-12 Flags: 9990N0
Begin Time: 07:58:40 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2007-06-12
Status: ACTUARY End Time: 08:05:20
Queue: ACTUARY
User Name: TUCKER, MONA C
DTM Description:
Comments:

AWD History for Work object key 2007-06-06-11.43.33.021281T01

JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:23:59PM

Begin Date: 2007-06-06 Flags:
Begin Time: 12:28:43 DTM Job Name:
User Id: JKAYLAK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-06-06
Status: End Time: 12:28:43
Queue:
User Name: KAYLOR, ANGELA K
DTM Description:
Comments: PLEASE MAIL MINPREM QUOTE FROM NOW TIL DEC 07 AND THEN DEC 07 THRU DEC 08 TO
 ADDRESS ON THE SYSTEM.

Begin Date: 2007-06-06 Flags: 9990N0
Begin Time: 11:45:37 DTM Job Name:
User Id: JKAYLAK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2007-06-06
Status: PHONE End Time: 12:28:47
Queue: CSPROC
User Name: KAYLOR, ANGELA K
DTM Description:
Comments:

Begin Date: 2007-06-06 Flags: 9990N0
Begin Time: 11:43:33 DTM Job Name:
User Id: JKAYLAK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2007-06-06
Status: PHONE End Time: 11:43:33
Queue: CSPROC
User Name: KAYLOR, ANGELA K
DTM Description:
Comments:

ANNUITY & LIFE RE

1275 Sandusky Road Jacksonville, IL 62650-1155
Phone 800-825-0003 Fax 803-333-7842



June 13, 2007

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 07782433

Dear Mr. Bernstein:

Thank you for contacting Annuity & Life Reassurance America.

Our office received your recent request for the minimum premium due. To keep your policy in a current status, you will need to remit a payment of \$2,000.00 within 15 business days from the date of this letter. This payment will pay the policy to December 27, 2007, when your next quarterly premium will be due.

Our records indicate the current scheduled quarterly premium of \$28,275.80 is sufficient to cover the cost of insurance plus any policy expenses to the next policy anniversary date of December 27, 2008.

Since you are paying the minimum premium, it may be necessary to increase the premium to cover the cost of insurance each year according to the insured's attained age. You may want to contact us upon receipt of your annual statement to verify your current minimum premium is sufficient to cover the cost of insurance.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Service

JCK000070

AWD History for Work object key 2007-07-13-10.57.10.780281T01

JLIFE - CASHMGT - NOACTION - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:24:39PM

Begin Date:	2007-07-13	Flags:	9990N0
Begin Time:	10:59:06	DTM Job Name:	
User Id:	JDECKA	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	CASHMGT	End Date:	2007-07-13
Status:	NOACTION	End Time:	10:59:24
Queue:	END		
User Name:	DECKER, ALLISON		
DTM Description:			
Comments:			

Begin Date:	2007-07-13	Flags:	8600N0
Begin Time:	10:57:10	DTM Job Name:	
User Id:	JBAUESK	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	CASHMGT	End Date:	2007-07-13
Status:	SCANNED	End Time:	10:57:10
Queue:	INDEX		
User Name:	BAUER, SHAWNETTE K		
DTM Description:			
Comments:			

JCK000071

SECURITY WARNING: THE FACE OF THIS DOCUMENT FEATURES A COLORED BACKGROUND AND MICROPRINT BORDERS - THE REVERSE SIDE FEATURES ARTIFICIAL WATERMARKS

ARBITRAGE INTERNATIONAL MANAGEMENT LLC
950 PENINSULA CORPORATE CIRCLE
SUITE 3010
BOCA RATON, FL 33487

1009208

WACHOVIA BANK, N.A.
83-643/670

⑈
⑈
⑈

2588

7/6/2007

PAY TO THE ORDER OF Annuity & Life Reassurance, Inc.

\$**2,000.00

Two Thousand and 00/100***** DOLLARS

Annuity & Life RE
1275 Sandusky Road
Jacksonville, IL 62650-1155



AUTHORIZED SIGNATURE

MEMO:

⑈002588⑈ ⑆067006432⑆ 2000034069950⑈

ARBITRAGE INTERNATIONAL MANAGEMENT LLC
Annuity & Life Reassurance, Inc.

7/6/2007

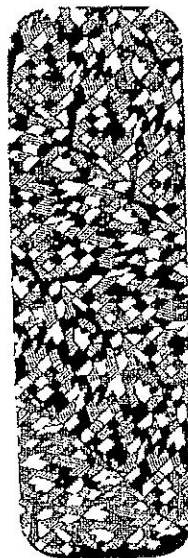
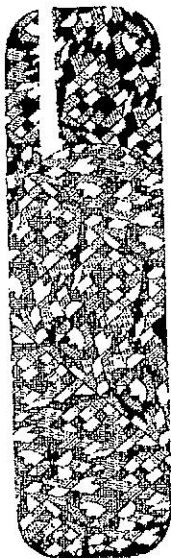
2588

Date	Type	Reference	Original Amt.	Balance Due	Discount	Payment
7/5/2007	Bill	1009208	2,000.00	2,000.00		2,000.00
				Check Amount		2,000.00

Cash - Wachovia

2,000.00

UNITED STATES POSTAGE
191 * * * * *
5072 # 00.410 JUL 07 07
3953 BOCA RATON, FL
PB8704846



POSTAGE WILL BE PAID BY ADDRESSEE



5072-100

AWD History for Work object key 2007-12-21-11.43.23.873281T01

JLIFE - PHONE - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:25:31PM

Begin Date: 2007-12-21 Flags:
Begin Time: 11:43:50 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-12-21
Status: End Time: 11:43:50
Queue:
User Name: BUSEY, KATHY A
DTM Description:
Comments: values

Begin Date: 2007-12-21 Flags: 9990N0
Begin Time: 11:43:24 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2007-12-21
Status: PROCESSED End Time: 11:43:51
Queue: END
User Name: BUSEY, KATHY A
DTM Description:
Comments:

Begin Date: 2007-12-21 Flags: 9990N0
Begin Time: 11:43:23 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2007-12-21
Status: PHONE End Time: 11:43:23
Queue: CSPROC
User Name: BUSEY, KATHY A
DTM Description:
Comments:

AWD History for Work object key 2007-12-27-10.18.37.442281T01

JLIFE - CASHMGT - NOACTION - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:25:39PM

Begin Date:	2007-12-27	Flags:	9990N0
Begin Time:	10:52:01	DTM Job Name:	
User Id:	JDECKA	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	CASHMGT	End Date:	2007-12-27
Status:	NOACTION	End Time:	10:52:21
Queue:	END		
User Name:	DECKER, ALLISON		

DTM Description:
Comments:

Begin Date:	2007-12-27	Flags:	8600N0
Begin Time:	10:18:37	DTM Job Name:	
User Id:	JLONGDS	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	CASHMGT	End Date:	2007-12-27
Status:	SCANNED	End Time:	10:18:37
Queue:	INDEX		
User Name:	LONG, DEBBIE S		

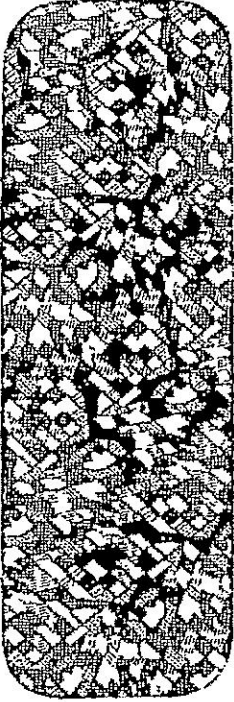
DTM Description:
Comments:

JCK000075

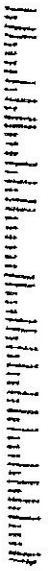
DISPOSE CHECK HERE
X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

THIS DOCUMENT IS PROTECTED BY ARTIFICIAL WATERMARKS
HOLD AT AN ANGLE TO VIEW



628504 1123



* * *
 166
 0540 *
 0405
 UNITED STATES POSTAGE
 BOCA RATON, FL
 00.410
 PB8718413
 DEC 21 07
 33487

AWD History for Work object key 2008-01-03-10.21.08.545280T01

JLIFE - PHONE - PROCESSED - END - Updateable

[REDACTED] - 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:06PM

Begin Date: 2008-09-03 Flags:
Begin Time: 16:40:30 DTM Job Name:
User Id: JCOLEDE DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-03
Status: End Time: 16:40:30
Queue:
User Name: COLE, DARTN E
DTM Description:
Comments: secretary called...no info given

Begin Date: 2008-01-03 Flags:
Begin Time: 10:21:34 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-01-03
Status: End Time: 10:21:34
Queue:
User Name: BUSEY, KATHY A
DTM Description:
Comments: values

Begin Date: 2008-01-03 Flags: 9990N0
Begin Time: 10:21:09 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-01-03
Status: PROCESSED End Time: 10:21:36
Queue: END
User Name: BUSEY, KATHY A
DTM Description:
Comments:

Begin Date: 2008-01-03 Flags: 9990N0
Begin Time: 10:21:08 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-01-03
Status: PHONE End Time: 10:21:08
Queue: CSPROC

AWD History for Work object key 2008-01-03-10.21.08.545280T01

JLIFE - PHONE - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:06PM

User Name: BUSEY, KATHY A
DTM Description:
Comments:

AWD History for Work object key 2008-01-16-15.18.24.378281T01
JLIFE - PRMRESRCH - PROCESSD1 - END - Updateable
- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name: BERNSTEIN
Printed on Tuesday, May 07, 2013 at 1:26:15PM

Begin Date: 2008-01-21 Flags:
Begin Time: 11:51:42 DTM Job Name:
User Id: JDEVLL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-01-21
Status: End Time: 11:51:42
Queue:
User Name: DEVLIN, LORI
DTM Description:
Comments: reversed applied \$31131.25 to prm unable to apply loan error program check has
 occurred please notify systems department

Begin Date: 2008-01-21 Flags: 9996N1
Begin Time: 11:47:07 DTM Job Name:
User Id: JDEVLL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PRMRESRCH End Date: 2008-01-21
Status: PROCESSD1 End Time: 11:51:49
Queue: END
User Name: DEVLIN, LORI
DTM Description:
Comments:

Begin Date: 2008-01-16 Flags:
Begin Time: 15:20:13 DTM Job Name:
User Id: JPERKBR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-01-16
Status: End Time: 15:20:13
Queue:
User Name: PERKINS, BRENDA R
DTM Description:
Comments: please reverse prem 38,019.44 as of 12/27/07. Reapply this amount as
 31,121.35 reg prem and 6888.19 loan payment.

Begin Date: 2008-01-16 Flags: 4000N0
Begin Time: 15:17:36 DTM Job Name:
User Id: JPERKBR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PRMRESRCH End Date: 2008-01-16

AWD History for Work object key 2008-01-16-15.18.24.378281T01

JLIFE - PRMRESRCH - PROCESSD1 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:15PM

=====
Status: CREATED End Time: 15:18:24
Queue: FSPROC2
User Name: PERKINS, BRENDA R
DTM Description:
Comments:

AWD History for Work object key 2008-02-06-15.55.13.637281T01
JLIFE - PRMRESRCH - PROCESSD1 - END - Updateable
- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:32PM

Begin Date: 2008-02-06 Flags:
Begin Time: 15:58:07 DTM Job Name:
User Id: JCROSHR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-02-06
Status: End Time: 15:58:07
Queue:
User Name: CROSSMAN, HANNAH R
DTM Description:
Comments: applied \$6,888.19 as loan payment per prmresrch above.

Begin Date: 2008-02-06 Flags: 9996N1
Begin Time: 15:55:03 DTM Job Name:
User Id: JCROSHR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PRMRESRCH End Date: 2008-02-06
Status: PROCESSD1 End Time: 15:55:13
Queue: END
User Name: CROSSMAN, HANNAH R
DTM Description:
Comments:

AWD History for Work object key 2008-03-06-11.33.28.439281T01
JLIFE - PHONE - PROCESSED - END - Updateable
- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:50PM

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Begin Date: 2008-09-04 Flags:
Begin Time: 11:41:33 DTM Job Name:
User Id: JSUITCS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-04
Status: End Time: 11:41:33
Queue:
User Name: SUITER, CINDY S
DTM Description:
Comments: Marian, PO assist. called for info, PO was not there to auth., no info given.

Begin Date: 2008-03-13 Flags:
Begin Time: 10:22:28 DTM Job Name:
User Id: JSUITCS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-03-13
Status: End Time: 10:22:28
Queue:
User Name: SUITER, CINDY S
DTM Description:
Comments: Diana Banks, PO assist. called, rec'vd auth. from PO to speak to her re: values/cois.

Begin Date: 2008-03-06 Flags:
Begin Time: 11:51:04 DTM Job Name:
User Id: JSWEECD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-03-06
Status: End Time: 11:51:04
Queue:
User Name: BUHL, CHRISTI D
DTM Description:
Comments: Maryann, daughter of Insured called to get min. prem. on the policy to pay. No info. given as we do not show auth. to be able to speak w/ her. Says she does this every time & gets the info. & I advised that we should not be providing anyone info. except Simon, over the phone unless we have written auth.

Begin Date: 2008-03-06 Flags: 9990N0
Begin Time: 11:34:07 DTM Job Name:
User Id: JPETESD DTM Return Code:

JCK000086

AWD History for Work object key 2008-03-06-11.33.28.439281T01

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:50PM

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Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-03-06
Status: PROCESSED End Time: 11:34:09
Queue: END
User Name: COLE, SHANNON D
DTM Description:
Comments:

Begin Date: 2008-03-06 Flags:
Begin Time: 11:34:05 DTM Job Name:
User Id: JPETESD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: PHONE End Date: 2008-03-06
Status: PHONE End Time: 11:34:05
Queue:
User Name: COLE, SHANNON D
DTM Description:
Comments: PO'S SECRETARY CALLED, NO INFO GIVEN.

Begin Date: 2008-03-06 Flags: 9990N0
Begin Time: 11:33:29 DTM Job Name:
User Id: JPETESD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-03-06
Status: PHONE End Time: 11:33:56
Queue: CSPROC
User Name: COLE, SHANNON D
DTM Description:
Comments:

Begin Date: 2008-03-06 Flags: 9990N0
Begin Time: 11:33:28 DTM Job Name:
User Id: JPETESD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-03-06
Status: PHONE End Time: 11:33:28
Queue: CSPROC
User Name: COLE, SHANNON D
DTM Description:

JCK000087

AWD History for Work object key 2008-03-06-11.33.28.439281T01

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:50PM

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Comments:

JCK000088

AWD History for Work object key 2008-05-20-15.42.04.656281T01

JLIFE - FORMS - PROCESSD1 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:58PM

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Begin Date: 2008-05-20 Flags: 9990N2
Begin Time: 15:43:51 DTM Job Name:
User Id: JHETTMA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: FORMS End Date: 2008-05-20
Status: PROCESSD1 End Time: 15:43:57
Queue: END
User Name: HETTINGER, MARGIE A
DTM Description:
Comments:

Begin Date: 2008-05-20 Flags:
Begin Time: 15:43:49 DTM Job Name:
User Id: JHETTMA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-05-20
Status: End Time: 15:43:49
Queue:
User Name: HETTINGER, MARGIE A
DTM Description:
Comments: faxed TOF and COB forms to Diana at agents office @ 561-988-0833

Begin Date: 2008-05-20 Flags: 4500N0
Begin Time: 15:42:06 DTM Job Name:
User Id: JHETTMA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: FORMS End Date: 2008-05-20
Status: PHONE End Time: 15:42:22
Queue: CSPROC2
User Name: HETTINGER, MARGIE A
DTM Description:
Comments:

Begin Date: 2008-05-20 Flags: 9990N0
Begin Time: 15:42:04 DTM Job Name:
User Id: JHETTMA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-05-20
Status: PHONE End Time: 15:42:04

JCK000089

AWD History for Work object key 2008-05-20-15.42.04.656281T01

JLIFE - FORMS - PROCESSD1 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:26:58PM

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Queue:

CSPROC

User Name:

HETTINGER, MARGIE A

DTM Description:

Comments:

JCK000090

AWD History for Work object key 2008-09-15-10.31.29.947221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:27:28PM

Begin Date: 2008-09-26 Flags:
Begin Time: 13:12:13 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-26
Status: End Time: 13:12:13
Queue:
User Name: CLARK, TARA S
DTM Description:
Comments: Faxed min prem letter to PO at 561-988-0833 advising Our records indicate the current scheduled premium of \$31,131.25 is sufficient to cover the cost of insurance plus any policy expenses to the next policy anniversary date of December 27, 2009.

The quarterly minimum premium for December 27, 2008 thru December 27, 2009, will be approximately \$19,521.62.

Begin Date: 2008-09-26 Flags: 9996N1
Begin Time: 13:07:33 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2008-09-26
Status: PROCESSED End Time: 13:13:01
Queue: END
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2008-09-24 Flags: 9990N0
Begin Time: 10:53:41 DTM Job Name:
User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2008-09-24
Status: CS End Time: 10:53:46
Queue: CSPROC
User Name: WIERSMA, TONY J
DTM Description:
Comments:

Begin Date: 2008-09-24 Flags:
Begin Time: 10:53:39 DTM Job Name:

AWD History for Work object key 2008-09-15-10.31.29.947221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:27:28PM

User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-24
Status: End Time: 10:53:39
Queue:
User Name: WIERSMA, TONY J
DTM Description:
Comments: Minimum premium is 19,521.62/Q to carry policy to 12/27/2009.

Begin Date: 2008-09-23 Flags: 9990NO
Begin Time: 18:39:55 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2008-09-23
Status: ACTUARY End Time: 18:39:59
Queue: ACTUARY
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2008-09-23 Flags:
Begin Time: 18:39:47 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-23
Status: End Time: 18:39:47
Queue:
User Name: CLARK, TARA S
DTM Description:
Comments: ACTUARY: POLICY IS A CVL...PLS CAL MIN PREM FOR 08-09 POLICY YR...THX

Begin Date: 2008-09-23 Flags: 9990NO
Begin Time: 18:34:01 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2008-09-23
Status: ALPHAMATCH End Time: 18:34:01
Queue: CSPROC
User Name: CLARK, TARA S
DTM Description:

JCK000092

AWD History for Work object key 2008-09-15-10.31.29.947221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:27:28PM

Comments: End Suspension

Begin Date: 2008-09-23 Flags:
Begin Time: 14:16:32 DTM Job Name:
User Id: JLONGCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-23
Status: End Time: 14:16:32
Queue:
User Name: LONG, CASSIDY M
DTM Description:
Comments: PO GAVE AUTH TO SPEAK WITH DIANE ADV MIN PREM HAS NOT BEEN COMPLETED.

Begin Date: 2008-09-15 Flags: 0000NO
Begin Time: 11:16:45 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2008-09-15
Status: ALPHAMATCH End Time: 11:16:45
Queue: CSPROC
User Name: CLARK, TARA S
DTM Description:
Comments: Suspend Suspend Reason
 Activate Date/Time 2008-09-25 00:00:00 Activate Status

Begin Date: 2008-09-15 Flags:
Begin Time: 10:40:17 DTM Job Name:
User Id: JSIMMS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-09-15
Status: End Time: 10:40:17
Queue:
User Name: ARNOUDTS, STACY
DTM Description:
Comments: fax minprem to po #561-988-0833

Begin Date: 2008-09-15 Flags: 9990NO
Begin Time: 10:31:33 DTM Job Name:
User Id: JSIMMS DTM Return Code:

JCK000093

AWD History for Work object key 2008-09-15-10.31.29.947221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:27:28PM

Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2008-09-15
Status: ALPHAMATCH End Time: 10:40:28
Queue: CSPROC
User Name: ARNOUDTS, STACY
DTM Description:
Comments:

Begin Date: 2008-09-15 Flags: 9990N0
Begin Time: 10:31:29 DTM Job Name:
User Id: JSIMMS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2008-09-15
Status: PHONE End Time: 10:31:29
Queue: CSPROC
User Name: ARNOUDTS, STACY
DTM Description:
Comments:

JCK000094

ANNUITY & LIFE REASSURANCE AMERICA, INC
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842



Annuity
Life Re

September 29, 2008

SIMON BERNSTEIN
VIA FACSIMILE
561-988-0833
TOTAL PAGES: 1

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 08520633

Dear SIMON BERNSTEIN:

Thank you for contacting Annuity & Life Reassurance America Inc.. We have received your request to calculate the minimum premium required for the above referenced policy.

Our records indicate the current scheduled premium of \$31,131.25 is sufficient to cover the cost of insurance plus any policy expenses to the next policy anniversary date of December 27, 2009.

The quarterly minimum premium for December 27, 2008 thru December 27, 2009, will be approximately \$19,521.62.

As you are paying the minimum premium, it may be necessary to increase the premium to cover the cost of insurance each year which increases according to the insured's attained age. We encourage you to review the terms of your policy and your Policyholder Statement each year to determine if and when an adjustment in your minimum premium is necessary.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

JCK000095

AWD History for Work object key 2009-01-03-10.05.51.047281T01

JLIFE - OVERLOAN - NOACTION - END - Updateable

- 1009208 - - BERSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERSTEIN

Printed on Tuesday, May 07, 2013 at 1:30:37PM

Begin Date: 2009-01-03 Flags:
Begin Time: 10:05:57 DTM Job Name:
User Id: JMILLMS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-01-03
Status: End Time: 10:05:57
Queue:
User Name: MILLS, MELANIE S
DTM Description:
Comments: closing no action -- this is a ul policy and a grace letter will generate upon
 overloan status.

Begin Date: 2009-01-03 Flags: 9990N0
Begin Time: 10:05:52 DTM Job Name:
User Id: JMILLMS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2009-01-03
Status: NOACTION End Time: 10:05:57
Queue: END
User Name: MILLS, MELANIE S
DTM Description:
Comments:

Begin Date: 2009-01-03 Flags: 9990N0
Begin Time: 10:05:45 DTM Job Name:
User Id: JMILLMS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2009-01-03
Status: CREATED End Time: 10:05:51
Queue: CSPROC
User Name: MILLS, MELANIE S
DTM Description:
Comments:

AWD History for Work object key 2009-06-09-16.46.28.184221T01

JLIFE - MINPREM - QPASS - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208
Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:31:58PM

Begin Date: 2009-06-25 Flags: 9990N2
Begin Time: 18:10:06 DTM Job Name:
User Id: JDIETBK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2009-06-25
Status: QPASS End Time: 18:10:12
Queue: END
User Name: DIETZ, BEV K
DTM Description:
Comments:

Begin Date: 2009-06-20 Flags: 9996N0
Begin Time: 13:02:49 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2009-06-20
Status: PROCESSED End Time: 13:03:46
Queue: CSQC
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2009-06-20 Flags:
Begin Time: 13:01:55 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-06-20
Status: End Time: 13:01:55
Queue:
User Name: CLARK, TARA S
DTM Description:
Comments: Mailed min prem letter to PO at address on cyberlife

Begin Date: 2009-06-20 Flags: 9996Y1
Begin Time: 12:52:29 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2009-06-20
Status: PROCESSED End Time: 13:01:59
Queue: CSQC

JCK000097

AWD History for Work object key 2009-06-09-16.46.28.184221T01

JLIFE - MINPREM - QPASS - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:31:58PM

=====
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2009-06-19 Flags: 9990N0
Begin Time: 15:58:16 DTM Job Name:
User Id: JWIERIJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2009-06-19
Status: CS End Time: 15:58:23
Queue: CSPROC
User Name: WIERSMA, TONY J
DTM Description:
Comments:

Begin Date: 2009-06-19 Flags:
Begin Time: 15:58:11 DTM Job Name:
User Id: JWIERIJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-06-19
Status: End Time: 15:58:11
Queue:
User Name: WIERSMA, TONY J
DTM Description:
Comments: minimum premium to 12/27/09 is 38,555.11

 minimum premium from 12/27/09 to 12/27/2010 is 94,755.91
 assumes 38,555.11 premium is paid to get policy to 12/27/09

Begin Date: 2009-06-19 Flags:
Begin Time: 12:52:02 DTM Job Name:
User Id: JSANDYL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-06-19
Status: End Time: 12:52:02
Queue:
User Name: CLARK, TARA S
DTM Description:
Comments: this is a cvl policy, please provide current min prem...thanks

JCK000098

AWD History for Work object key 2009-06-09-16.46.28.184221T01

JLIFE - MINPREM - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:31:58PM

Begin Date: 2009-06-19 Flags: 9990N0
Begin Time: 12:51:21 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2009-06-19
Status: ACTUARY End Time: 12:51:32
Queue: ACTUARY
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2009-06-09 Flags:
Begin Time: 16:47:57 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-06-09
Status: End Time: 16:47:57
Queue:
User Name: BUSEY, KATHY A
DTM Description:
Comments: please calc minimum premium from now thru 122709 then from 122709 thru 122710
and mail info to po at address on system thanks

Begin Date: 2009-06-09 Flags: 9990N0
Begin Time: 16:46:32 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2009-06-09
Status: PHONE End Time: 16:48:01
Queue: CSPROC
User Name: BUSEY, KATHY A
DTM Description:
Comments:

Begin Date: 2009-06-09 Flags: 9990N0
Begin Time: 16:46:28 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2009-06-09

JCK000099

AWD History for Work object key 2009-06-09-16.46.28.184221T01

JLIFE - MINPREM - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:31:58PM

=====
Status: PHONE End Time: 16:46:28
Queue: CSPROC
User Name: BUSEY, KATHY A
DTM Description:
Comments:

ANNUITY & LIFE REASSURANCE AMERICA, INC
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842



June 22, 2009

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 08800807

Dear SIMON BERNSTEIN:

Thank you for contacting Annuity & Life Reassurance America Inc.. We have received your request to calculate the minimum premium required for the above referenced policy. In order to bring this policy to a current status, please remit a premium payment of \$38,555.11 prior to grace period ending date of August 31, 2009. This premium will pay this policy to December 27, 2009.

The current scheduled premium amount of \$32,526.65 is no longer adequate to cover your cost of insurance plus any policy expenses and maintain a positive cash value. The minimum premium for December 27, 2009 to December 27, 2010 will be approximately \$94,755.91.

As you are paying the minimum premium, it may be necessary to increase the premium to cover the cost of insurance each year which increases according to the insured's attained age. We encourage you to review the terms of your policy and your Policyholder Statement each year to determine if and when an adjustment in your minimum premium is necessary.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

Enclosure(s): Return Envelope

JCK000101

AWD History for Work object key 2009-07-30-13.30.26.001221T01

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:32:29PM

Begin Date: 2009-07-30 Flags:
Begin Time: 13:31:19 DTM Job Name:
User Id: JHOOTT DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-07-30
Status: End Time: 13:31:19
Queue:
User Name: HOOTS, TARA
DTM Description:
Comments: advised of mailing address for premium payments.

Begin Date: 2009-07-30 Flags: 9990N0
Begin Time: 13:30:57 DTM Job Name:
User Id: JHOOTT DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2009-07-30
Status: PROCESSED End Time: 13:31:22
Queue: END
User Name: HOOTS, TARA
DTM Description:
Comments:

Begin Date: 2009-07-30 Flags: 9990N0
Begin Time: 13:30:27 DTM Job Name:
User Id: JHOOTT DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2009-07-30
Status: ALPHAMATCH End Time: 13:30:54
Queue: CSPROC
User Name: HOOTS, TARA
DTM Description:
Comments:

Begin Date: 2009-07-30 Flags: 9990N0
Begin Time: 13:30:26 DTM Job Name:
User Id: JHOOTT DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2009-07-30
Status: PHONE End Time: 13:30:26
Queue: CSPROC

AWD History for Work object key 2009-07-30-13.30.26.001221T01

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:32:29PM

=====
User Name: HOOTS, TARA
DTM Description:
Comments:

AWD History for Work object key 2010-04-06-14.37.49.667221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

[REDACTED] - 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:33:14PM

Begin Date: 2010-04-08 Flags: 9996N1
Begin Time: 10:35:20 DTM Job Name:
User Id: JRATLCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2010-04-08
Status: PROCESSED End Time: 10:38:15
Queue: END
User Name: RATLIFF, CASSIE M
DTM Description:
Comments:

Begin Date: 2010-04-08 Flags: 9990N0
Begin Time: 10:38:09 DTM Job Name:
User Id: JRATLCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2010-04-08
Status: ALPHAMATCH End Time: 10:38:09
Queue: CSPROC
User Name: RATLIFF, CASSIE M
DTM Description:
Comments:

Begin Date: 2010-04-08 Flags:
Begin Time: 10:35:29 DTM Job Name:
User Id: JRATLCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-04-08
Status: End Time: 10:35:29
Queue:
User Name: RATLIFF, CASSIE M
DTM Description:
Comments: sent min prem letter

Begin Date: 2010-04-06 Flags:
Begin Time: 14:39:09 DTM Job Name:
User Id: JBSTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-04-06
Status: End Time: 14:39:09
Queue:

AWD History for Work object key 2010-04-06-14.37.49.667221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:33:14PM

=====
User Name: BAST, LORI F
DTM Description:
Comments: NO INFO RELEASED TO DIANE COULD NOT FIND AUTH ON FILE ADVISED OF FAX # TO
SEND, PLEASE SEND MINPREM CALC TO ADDY ON FILE

Begin Date: 2010-04-06 Flags: 9990N0
Begin Time: 14:37:51 DTM Job Name:
User Id: JBASTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2010-04-06
Status: ALPHAMATCH End Time: 14:39:36
Queue: CSPROC
User Name: BAST, LORI F
DTM Description:
Comments:

Begin Date: 2010-04-06 Flags: 9990N0
Begin Time: 14:37:49 DTM Job Name:
User Id: JBASTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2010-04-06
Status: PHONE End Time: 14:37:49
Queue: CSPROC
User Name: BAST, LORI F
DTM Description:
Comments:

Heritage Union Life Insurance Company

PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

April 12, 2010

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09072337

Dear Simon Bernstein:

Thank you for contacting Heritage Union Life Insurance Company. We have received your request to calculate the minimum premium required for the above referenced policy.

Our records indicate the current scheduled premium of \$34,397.20 is sufficient to cover the cost of insurance plus any policy expenses to the next policy anniversary date of December 27, 2010. Please remit a payment in the amount of \$22,704.87 to our office within 30 business days.

As you are paying the minimum premium, it may be necessary to increase the premium to cover the cost of insurance each year which increases according to the insured's attained age. We encourage you to review the terms of your policy and your Policyholder Statement each year to determine if and when an adjustment in your minimum premium is necessary.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

Policy Number: 1009208 Date: 4-8-10
 Insured Name: Simon Bernstein GPE DATE: _____

Basic C (Worksheet)

Need to know what the policyowner pays (62D2 screen). When the next premium due date is. We must request enough money to pay the policy to the next premium due. We need to account for the COI's in premiums missed.

- If next year's COI's is required, it is equal to Rate X units. See Rate Look-up instructions for help. Take the (New Rate X Death Benefit = New COI Rate).

Load Factor = Net Premium divided by Gross Premium (If no premiums on UIDA or F7 screen, check schedule page).

- If the policy is in a Negative or Needs Reinstated do the top portion of the worksheet.
- If the policyowner needs minimum premium for next year's COI's use the bottom portion of the worksheet.

Monthly deduction: = Monthly COI's \$ 6575.16
 (Go to the UIMV screen) + Monthly Expense \$ 9.25
6584.41

Minimum Due to pay the policy to: _____

(Go to F12 screen) = Total Cash Value \$ 152,604.36
 - Loan Payoff \$ 141,620.03
 = Unloaned Cash Value \$ 10,984.33
 (Go to the F7 screen - to see last monthly deduction - to calculate how many deductions are needed) 3 months deductions \$ 19753.23 ~~13168.82~~
 = Cash Value \$ 19753.23
 (Go to the F7 screen - take the Net Premium divided by Gross Premium for the Load Factor - If no premiums paid Check schedule page). div by load factor .87
 = Total due \$ 22,704.87

Minimum Due for remainder of policy year or Calculating the Next year COI's:

= Monthly Deduction \$ 6584.41
 X mode 3
 = Modal Deduction \$ 19753.23
div by load factor .87
 = Minimum Modal Premium \$ 22,704.87 = 22,705.00

(Check to see if the policyowner is paying enough to cover COI's for the next year). Current Modal Premium \$ 34,397.20

Calculated By: Cassie

AWD History for Work object key 2010-04-22-11.43.10.535220T01
JLIFE - POLINQUIRY - PROCESSD3 - END - Updateable
- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:34:12PM

Begin Date: 2010-04-23 Flags:
Begin Time: 08:42:05 DTM Job Name:
User Id: ACHETD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-04-23
Status: End Time: 08:42:05
Queue:
User Name: CHETTY, DEBORAH
DTM Description:
Comments: to be faxed after QC

Begin Date: 2010-04-23 Flags:
Begin Time: 08:41:51 DTM Job Name:
User Id: ACHETD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-04-23
Status: End Time: 08:41:51
Queue:
User Name: CHETTY, DEBORAH
DTM Description:
Comments: bene verified on pg 140 of file - updated cyber and sent letter

Begin Date: 2010-04-23 Flags: 9990N2
Begin Time: 07:15:01 DTM Job Name:
User Id: ACHETD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: POLINQUIRY End Date: 2010-04-23
Status: PROCESSD3 End Time: 08:42:10
Queue: END
User Name: CHETTY, DEBORAH
DTM Description:
Comments:

Begin Date: 2010-04-22 Flags:
Begin Time: 11:43:47 DTM Job Name:
User Id: JLYONKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-04-22
Status: End Time: 11:43:47
Queue:

AWD History for Work object key 2010-04-22-11.43.10.535220T01
JLIFE - POLINQUIRY - PROCESSD3 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -
Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:34:12PM

User Name: LYONS, KERI A
DTM Description:
Comments: please fax who bene is to po fax# 561-988-0833. i could not find a file out in awd.

Begin Date:	2010-04-22	Flags:	4000N0
Begin Time:	11:43:12	DTM Job Name:	
User Id:	JLYONKA	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	POLINQUIRY	End Date:	2010-04-22
Status:	PHONE	End Time:	11:43:52
Queue:	CSPROC2		
User Name:	LYONS, KERI A		

DTM Description:
Comments:

Begin Date:	2010-04-22	Flags:	9990N0
Begin Time:	11:43:10	DTM Job Name:	
User Id:	JLYONKA	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	PHONE	End Date:	2010-04-22
Status:	PHONE	End Time:	11:43:10
Queue:	CSPROC		
User Name:	LYONS, KERI A		

DTM Description:
Comments:

Heritage Union Life Insurance Company

PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

April 23, 2010

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09085605

Dear Simon Bernstein:

Thank you for contacting Heritage Union Life Insurance Company. Our records indicate the following beneficiary designation for the above referenced contract number:

Primary Beneficiary/Beneficiaries:	Lasalle National Trust, N.A.
Contingent Beneficiary/Beneficiaries:	Simon Bernstein Trust, N.A.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

AWD History for Work object key 2010-04-23-09.58.09.541221T01

JLIFE - PHONE - PROCESSED - END - Updateable

██████████ - 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: ██████████ Policy Number: 1009208

Agent Number: ██████████ Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:34:53PM

Begin Date: 2010-06-09 Flags:
Begin Time: 12:40:24 DTM Job Name:
User Id: JVANHC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-06-09
Status: End Time: 12:40:24
Queue:
User Name: VANHYNING, CASSIDY
DTM Description:
Comments: rec'd call from diana, spoke with po to gain permission to speak with her..adv
 on current coi, adv on current surr value, adv a notice would go out before
 the policy lapsed indicating a grace period.

Begin Date: 2010-06-08 Flags:
Begin Time: 15:23:18 DTM Job Name:
User Id: JARVICJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-06-08
Status: End Time: 15:23:18
Queue:
User Name: ARVIN, CANDEE J
DTM Description:
Comments: diana called to get access, no auth on file i could find, asked for date when
 this was received, stated years ago, viewed previous notes, nothign showing
 where she was given access, showing she was denied access unless po was on the
 call w/ her, she hung up

Begin Date: 2010-05-12 Flags:
Begin Time: 10:36:43 DTM Job Name:
User Id: JHOPPK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-05-12
Status: End Time: 10:36:43
Queue:
User Name: HOPPER, KELLY
DTM Description:
Comments: advised the overnite payment address

Begin Date: 2010-04-23 Flags:
Begin Time: 09:59:07 DTM Job Name:
User Id: JWILCDD DTM Return Code:

AWD History for Work object key 2010-04-23-09.58.09.541221T01

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:34:53PM

Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-04-23
Status: End Time: 09:59:07
Queue:
User Name: WILCOX, DEB D
DTM Description:
Comments: called to ck on prem due date

Begin Date: 2010-04-23 Flags: 9990N0
Begin Time: 09:58:10 DTM Job Name:
User Id: JWILCDD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2010-04-23
Status: PROCESSED End Time: 09:58:55
Queue: END
User Name: WILCOX, DEB D
DTM Description:
Comments:

Begin Date: 2010-04-23 Flags: 9990N0
Begin Time: 09:58:09 DTM Job Name:
User Id: JWILCDD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2010-04-23
Status: PHONE End Time: 09:58:09
Queue: CSPROC
User Name: WILCOX, DEB D
DTM Description:
Comments:

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

Begin Date: 2010-10-29 Flags: 6000N2
Begin Time: 08:39:34 DTM Job Name:
User Id: AMULDCX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-29
Status: QPASS End Time: 08:39:44
Queue: END
User Name: MULDER, CORA X
DTM Description:
Comments:

Begin Date: 2010-10-29 Flags:
Begin Time: 05:26:16 DTM Job Name:
User Id: ACARRLX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-10-29
Status: End Time: 05:26:16
Queue:
User Name: CARR, LIEZEL
DTM Description:
Comments: Requested minimum payment not received. Coverage terminated due to overloan.
Overloan lapse letter sent.

Begin Date: 2010-10-29 Flags: 6000Y2
Begin Time: 05:22:46 DTM Job Name:
User Id: ACARRLX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-29
Status: PROCESSD3 End Time: 05:28:34
Queue: CSQC2
User Name: CARR, LIEZEL
DTM Description:
Comments:

Begin Date: 2010-10-29 Flags: 6050N0
Begin Time: 03:01:08 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-29
Status: CS End Time: 03:01:08

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

Queue: CSPROC2
User Name: Batch Station & User, BATCH
DTM Description:
Comments:

Begin Date: 2010-10-29 Flags:
Begin Time: 03:01:08 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-10-29
Status: End Time: 03:01:08
Queue:
User Name: Batch Station & User, BATCH
DTM Description:
Comments: End Suspension

Begin Date: 2010-10-28 Flags: 0000N0
Begin Time: 06:59:44 DTM Job Name:
User Id: ASALIM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-28
Status: CSWAIT End Time: 06:59:44
Queue: CSWAIT
User Name: SALIE, MARIAM
DTM Description:
Comments: Suspend Suspend Reason
 Activate Date/Time 2010-10-29 00:00:00 Activate Status CS

Begin Date: 2010-10-28 Flags: 6000N0
Begin Time: 06:57:47 DTM Job Name:
User Id: ASALIM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-28
Status: CSWAIT End Time: 06:59:37
Queue: CSWAIT
User Name: SALIE, MARIAM
DTM Description:
Comments:

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

Begin Date: 2010-10-28 Flags: 6050N0
Begin Time: 03:40:36 DTM Job Name:
User Id: ASALIM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-28
Status: CS End Time: 03:40:36
Queue: ASALIM
User Name: SALIE, MARIAM
DTM Description:
Comments:

Begin Date: 2010-10-28 Flags: 6050N0
Begin Time: 03:01:06 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-28
Status: CS End Time: 03:01:06
Queue: CSEPROC2
User Name: Batch Station & User, BATCH
DTM Description:
Comments:

Begin Date: 2010-10-28 Flags:
Begin Time: 03:01:06 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-10-28
Status: End Time: 03:01:06
Queue:
User Name: Batch Station & User, BATCH
DTM Description:
Comments: End Suspension

Begin Date: 2010-10-05 Flags:
Begin Time: 09:30:46 DTM Job Name:
User Id: AKOBOF DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-10-05
Status: End Time: 09:30:46
Queue:

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number: [REDACTED]

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

=====
User Name: KOBO, FLORINE
DTM Description:
Comments: Requested overloan amount not received, Case resuspended until after GPE date

Begin Date: 2010-10-05 Flags: 0000N0
Begin Time: 09:28:57 DTM Job Name:
User Id: AKOBOF DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-05
Status: CSWAIT End Time: 09:30:52
Queue: CSWAIT
User Name: KOBO, FLORINE
DTM Description:
Comments:

Begin Date: 2010-10-05 Flags: 0000N0
Begin Time: 09:30:15 DTM Job Name:
User Id: AKOBOF DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-05
Status: CS End Time: 09:30:15
Queue: CSPROC2
User Name: KOBO, FLORINE
DTM Description:
Comments: Suspend Suspend Reason HOLD FOR \$
 Activate Date/Time 2010-10-28 00:00:00 Activate Status CS

Begin Date: 2010-10-05 Flags: 6050N0
Begin Time: 03:01:05 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-10-05
Status: CS End Time: 03:01:05
Queue: CSPROC2
User Name: Batch Station & User, BATCH
DTM Description:
Comments:

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 - -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

Begin Date: 2010-10-05 Flags:
Begin Time: 03:01:05 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-10-05
Status: End Time: 03:01:05
Queue:
User Name: Batch Station & User, BATCH
DTM Description:
Comments: End Suspension

Begin Date: 2010-09-03 Flags: 0000N0
Begin Time: 04:21:36 DTM Job Name:
User Id: AMULDCX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-09-03
Status: CSWAIT End Time: 04:22:47
Queue: CSWAIT
User Name: MULDER, CORA X
DTM Description:
Comments:

Begin Date: 2010-09-03 Flags: 0000N0
Begin Time: 04:22:34 DTM Job Name:
User Id: AMULDCX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: OVERLOAN End Date: 2010-09-03
Status: RIPPED End Time: 04:22:34
Queue: AMULDCX
User Name: MULDER, CORA X
DTM Description:
Comments: Suspend Suspend Reason HOLD FOR \$
 Activate Date/Time 2010-10-05 00:00:00 Activate Status CS

Begin Date: 2010-09-03 Flags:
Begin Time: 04:21:28 DTM Job Name:
User Id: AMULDCX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-09-03
Status: End Time: 04:21:28

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

Queue:
 User Name: MULDER, CORA X
 DTM Description: Grace letter was sent, change status to cswait for 32 days:
 Comments: 72 164 00000000 I 0 CK4 08/27/2010 0155EASB **/**/**** 0082
 APFLGRPD - UL GRACE LETTER GENERATED**
 AMOUNT DUE \$24735.16**

Begin Date: 2010-09-03 Flags: 9990N0
 Begin Time: 02:36:30 DTM Job Name:
 User Id: ACARRIX DTM Return Code:
 Workstation Id: DTM Task Name:
 Business Area: JLIFE DTM Next Task:
 Type: OVERLOAN End Date: 2010-09-03
 Status: RIPPED End Time: 02:36:30
 Queue: AMULDCX
 User Name: CARR, LIEZEL
 DTM Description:
 Comments:

Begin Date: 2010-09-02 Flags:
 Begin Time: 09:30:15 DTM Job Name:
 User Id: AWDCYCLE DTM Return Code:
 Workstation Id: DTM Task Name:
 Business Area: DTM Next Task:
 Type: End Date: 2010-09-02
 Status: End Time: 09:30:15
 Queue:
 User Name: Batch Station & User, BATCH
 DTM Description:
 Comments:

Beagle ID	Product	Status	Bill Form	Loan Payoff	Cash Value	Surr Value
00000003576.58-	U	22	0	00000144686.50	00000141109.92	

Begin Date: 2010-09-02 Flags: 9990N0
 Begin Time: 09:30:14 DTM Job Name:
 User Id: AWDCYCLE DTM Return Code:
 Workstation Id: DTM Task Name:
 Business Area: JLIFE DTM Next Task:
 Type: OVERLOAN End Date: 2010-09-02
 Status: RIPPED End Time: 09:30:14
 Queue: CSPROC2

AWD History for Work object key 2010-09-02-09.30.14.926281T01

JLIFE - OVERLOAN - QPASS - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:19PM

User Name: Batch Station & User, BATCH
DTM Description:
Comments:

Heritage Union Life Insurance Company

PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

October 29, 2010

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09238348

Dear Simon Bernstein:

The loan repayment requested in our previous letter was not received within the 31-day period; therefore, our records now indicate that your policy is terminated.

You may be eligible to reinstate your policy. The reinstatement of terminated coverage will require evidence of insurability, underwriting approval and payment of all past due premiums and/or loan interest during the lifetime of the insured. If you wish to apply for reinstatement, please contact us for the necessary forms.

If you have any questions, please call the Client Service Center at 800-825-0003, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.

V02022806

Sincerely,

Client Services

JCK000120

AWD History for Work object key 2010-09-09-14.26.54.846221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:50PM

Begin Date: 2010-09-17 Flags: 9996N1
Begin Time: 12:08:32 DTM Job Name:
User Id: JRATLCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2010-09-17
Status: PROCESSED End Time: 12:12:23
Queue: END
User Name: RATLIFE, CASSIE M
DTM Description:
Comments:

Begin Date: 2010-09-17 Flags: 9990N0
Begin Time: 12:12:20 DTM Job Name:
User Id: JRATLCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2010-09-17
Status: CSPROC End Time: 12:12:20
Queue: CSPROC
User Name: RATLIFE, CASSIE M
DTM Description:
Comments:

Begin Date: 2010-09-17 Flags:
Begin Time: 12:08:43 DTM Job Name:
User Id: JRATLCM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-09-17
Status: End Time: 12:08:43
Queue:
User Name: RATLIFE, CASSIE M
DTM Description:
Comments: sent min prem letter

Begin Date: 2010-09-17 Flags:
Begin Time: 12:05:39 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2010-09-17
Status: End Time: 12:05:39
Queue:

AWD History for Work object key 2010-09-09-14.26.54.846221T01

JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:47:50PM

=====
User Name: TUCKER, MONA C
DTM Description:
Comments: changed w/t to min prem

Begin Date: 2010-09-17 Flags: 9990N0
Begin Time: 12:05:24 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: MINPREM End Date: 2010-09-17
Status: CSPROC End Time: 12:05:48
Queue: CSPROC
User Name: TUCKER, MONA C
DTM Description:
Comments:

Begin Date: 2010-09-15 Flags: 9990N0
Begin Time: 15:57:52 DTM Job Name:
User Id: JTUCKMC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: QUOTES End Date: 2010-09-15
Status: CSPROC End Time: 15:58:05
Queue: CSPROC
User Name: TUCKER, MONA C
DTM Description:
Comments:

Begin Date: 2010-09-15 Flags: 4500N0
Begin Time: 14:42:29 DTM Job Name:
User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: QUOTES End Date: 2010-09-15
Status: CS End Time: 14:42:34
Queue: CSEROC2
User Name: WIERSMA, TONY J
DTM Description:
Comments:

Begin Date: 2010-09-15 Flags:
Begin Time: 14:42:25 DTM Job Name: