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:

Policy Number: 1009208

2006-03-06

10:18:26

Insured's Last Name: BERNSTEIN

DTM Return Code:

DTM Task Name:

DTM Next Task: End Date:

End Time:

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

User Id:

Workstation Id:

Business Area: Type:

Status: Queue:

User Name:

DTM Description: Comments:

KAYLOR, ANGELA K

JKAYLAK

MINISTERNATURE FOR THE MANAGE STREET, IN THE CONTRACTION OF THE STREET, AND ADDRESS OF THE CONTRACTION OF TH

KAYLOR, ANGELA K

2006-03-06

2006-03-06

CSPROC

PLEASE SEND MIN PREM QUOTE FROM NOW TIL DEC 2006 TO ADDRESS ON THE SYSTEM.

Begin Date: Begin Time: User Id:

10:16:39 JKAYLAK Workstation Id: AWD NT JLIFE Business Area: MINPREM Type: PHONE

Status: Oueue: User Name:

DTM Description:

Flags:

9990N0

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2006-03-06 10:18:28

Comments:

Begin Date: Begin Time:

10:16:36 User Id: JKAYLAK Workstation Id: AWD NT Business Area: JLIFE PHONE

Type: Status: PHONE CSPROC Queue: KAYLOR, ANGELA K

User Name: DTM Description:

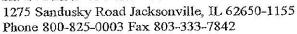
9990N0 Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: 2006-03-06 10:16:36 End Time:

Comments:

ANNUITY & LIFE RE



NOO PROSECTA DESCRIPTION OF THE PROSECULAR OF TH



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 -Policy Number: 1009208

Social Security Num:

Insured's Last Name: BERNSTEIN

Agent Number:

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

Begin Date: User Id:

2007-03-15 Begin Time: 04:44:52

ALUDDSX

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date:

End Time:

Workstation Id: Business Area: Type:

Status: Queue:

LUDDIE, SHANAAZ X

User Name: DTM Description:

Comments:

Mailed Illust form as requested.

Begin Date: Begin Time: User Id:

Workstation Id: Business Area:

2007-03-15 04:35:19 ALUDDSX

JLIFE FORMS PROCESSD3

END LUDDIE, SHANAAZ X

User Name: DTM Description:

Comments:

Type:

Status: Oueue:

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2007-03-15 04:45:40

9990N2

2007-03-15

04:44:52

2007-03-15 Begin Time: 03:55:11 Begin Date:

Workstation Id: ADEVICX
Workstation Id:

Business Area: JLIFE Type: FORMS

Status: PHONE ALUDDSX Queue:

User Name:

DTM Description: Comments:

4500NO

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2007-03-15 03:55:11

DE VILLIERS, CHERYL

2007-03-14

JDECKA

Begin Date: 2007-03-14 Begin Time: 12:45:31 User Id:

Workstation Id: Business Area:

Type: Status: · Queue:

Flags:

· DTM Job Name: D'IM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2007-03-14 12:45:31

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:

ALLE STANDARDS - MARKETS - INCLUDE AND A CONTROL OF A CON

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:

950 Peninsula Corporate Circle Ste 3010

Boca Raton, Fl 33487

Begin Date: Begin Time:

2007-03-14

Flags:

4500NO

User Id:

12:44:06

DTM Job Name:

JDECKA

DTM Return Code:

Workstation Id: Business Area:

JLIFE

DTM Task Name: DTM Next Task:

Type:

End Date: FORMS

Status: Queue:

PHONE CSPROC2 End Time:

2007-03-14 12:45:33

User Name:

DECKER, ALLISON

DTM Description: Comments:

Flags:

Begin Date: Begin Time:

2007-03-14 12:44:03

DTM Job Name:

End Time:

9990N0

User Id: Workstation Id: JDECKA

DTM Return Code: DTM Task Name:

Business Area:

JLIFE PHONE PHONE DTM Next Task: End Date:

2007-03-14 12:44:03

Type: Status: 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

Trans Margaret Service - Attribute States and acceptance of the

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

THE PARTY OF THE P

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		versal Life Policy Current death benefit and premiums Minimum premiums to endow at maturity Minimum premiums to carry to maturity Other specific request
\$25.00 fee prior to running the I have enclosed a check or mo	e illustration. ney order pay	vear at no charge. Any additional requests require
First request Additional r TOTAL	per year	Free \$25.00 each \$
Please allow 7-14 business day Thank you.	ys from the d	ate of receipt in our office for processing.
Please return illustration to:	Name: Address:	
,	Fax: Phone:	
Policy Owner Signature	 	Date

ANNUITY & LIFE RE

And the state of t

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



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

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

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:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date:

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue:

User Name: BUSEY, KATHY A

DTM Description:

Comments:

2007-03-27

11:54:59

JBUSEKA

values

2007-03-27

Begin Date: Begin Time: User Id: Workstation Id:

11:51:17 JBUSEKA

JLIFE

Business Area: Type: Status: Queue:

JLIFE PHONE PROCESSED END

User Name: DTM Description:

Comments:

BUSEY, KATHY A

Begin Date: Begin Time: 2007-03-27

11:51:15 JBUSEKA User Id:

Workstation Id: Business Area:

PHONE Type: PHONE Status: CSPROC Queue: BUSEY, KATHY A

User Name: DTM Description:

Comments:

Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task:

2007-03-27 End Date: 11:54:59 End Time:

9990N0

of grant process and transfers of Milleria and the control of the

Flags: DTM Job Name:

DTM Return Code: DTM Task Name: DTM Next Task:

End Date: 2007-03-27 End Time: 11:55:05

9990N0

DTM Job Name: DTM Return Code:

DTM Task Name: DTM Next Task:

2007-03-27 End Date: End Time: 11:51:15

AWD History for Work object key 2007-06-06-11.43.33.021281T01 JLIFE - MINPREM - PROCESSED - END - Updateable

Social Security Num:

- 1009208 - - BERNSTEIN - SIMON - 19 -Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date:

2007-12-11 Begin Time: User Id:

Workstation Id:

11:36:08

JSUITCS

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2007-12-11 11:36:08

2007-06-13

10:00:12

9996N1

9990N0

Status: Queue:

Type:

User Name:

SUITER, CIMDY S

DTM Description:

Business Area:

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.

End Time:

Begin Date:

Workstation Id:

Begin Time: User Id:

2007-06-13 10:00:12 JTUCKMC

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task: End Date:

Business Area: Type: Status:

Queue:

2007-06-13

JLIFE

END

MINPREM

PROCESSED

TUCKER, MONA C

User Name:

DTM Description: Comments:

sent letter of expl to po using info provided by actuary

Begin Date:

Begin Time: User Id:

09:50:03 JTUCKMC Workstation Id:

Business Area:

Type: Status: Queue:

User Name: DTM Description: Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task: End Date: End Time:

2007-06-13 10:00:20

TUCKER, MONA C

Comments:

Begin Date:

2007-06-12

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: 14:22:24

JWIERTJ

MINPREM

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

2007-06-12 End Date: 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 -

Flags:

DTM Job Name: DTM Return Code:

DTM Task Name: DTM Next Task:

DTM Return Code:

D'IM Task Name:

DTM Next Task:

End Date:

End Time:

End Date:

End Time:

Flags: DTM Job Name:

Social Security Num: Agent Number:

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

2007-06-12

2007-06-12

08:05:15

9990NO

14:22:23

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

Oueue: User Name: CSPROC

WIERSMA, TONY J

DTM Description:

Comments:

Begin Date:

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue:

User Name:

DTM Description:

Comments:

2007-06-12 14:22:23

JWIERTJ

WIERSMA, TONY J

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 Begin Time: 08:05:15 User Id: **JTUCKMC**

Workstation Id: Business Area: Type: Status:

Queue: User Name:

TUCKER, MONA C

2007-06-12

07:58:40

JTUCKMC

MINPREM

ACTUARY ACTUARY

JLIFE

DTM Description:

actuary pls assist...policy is a CVL...thx Comments:

Begin Date: Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue:

User Name: DTM Description:

Comments:

Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task: End Date:

2007-06-12 End Time: 08:05:20

TUCKER, MONA C

THE TOTAL OF THE PROPERTY OF T

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: Agent Number:

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

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

Begin Date:

Begin Time: User Id:

Workstation Id:

Business Area:

2007-06-06 12:28:43 JKAYLAK

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2007-06-06 12:28:43

Type: Status:

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: Begin Time: User Id:

2007-06-06 11:45:37 JKAYLAK Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

JLIFE MINPREM PHONE CSPROC

2007-06-06

End Date: End Time:

2007--06--06 12:28:47

9990N0

Queue: User Name:

DTM Description: Comments:

Status:

KAYLOR, ANGELA K

Begin Date: Begin Time:

User Id: Workstation Id:

Business Area: Type:

Status: Queue: User Name: 11:43:33 JKAYLAK

JLIFE PHONE PHONE

KAYLOR, ANGELA K

End Date: End Time: CSPROC

9990N0 Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

2007-06-06 11:43:33

DTM Description: Comments:

JCK000069

ANNUITY & LIFE RE

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

CARTEST PARTY CONTROL CONTROL



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

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

JLIFE - CASHMGT - NOACTION - END - Updateable
- 1009208 - BERNSTEIN - SIMON - 19 -

Flags:

TOTALIA TOTALIA TELEPATRIKA INTERNASIA INTERNASIA AND ALIAN PERSONALA PROPERTIES PROPERTIES DE LA CONTRA PROPERTIES PROPERTIES PARTICIPAR DE LA CONTRA PROPERTIES PARTICIPAR PER LA CONTRA PERSONALIA PROPERTIES PARTICIPAR PER LA CONTRA PER LA

Social Security Num:

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

9990N0

Begin Time:

10:59:06

DTM Job Name:

User Id:

JDECKA

DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

JLIFE CASHMGT DTM Next Task:

Type: Status: NOACTION

Queue:

End Date: End Time:

2007-07-13 10:59:24

User Name:

DTM Description:

END

DECKER, ALLISON

Comments:

Flags:

8600N0

Begin Date: Begin Time: 2007-07-13 10:57:10

DTM Job Name:

User Id: Workstation Id: **JBAUESK**

DTM Return Code: DTM Task Name:

Business Area:

JLIFE CASHMGT DIM Next Task: End Date:

Type: Status:

SCANNED INDEX BAUER, SHAWNETTE K

2007-07-13 10:57:10 End Time:

Queue: User Name:

DTM Description: Comments:

JCK000071

ARBITRAGE INTERNATIONAL MANAGEMENT LLC

950 PENINSULA CORPORATE CIRCLE SUITE 3010

BOCA RATON, FL 33487

WACHOVIA BANK, N.A.

83-643/670

2588

DOLLARS

The state of the s

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

7/6/2007

PAY TO THE

Annuity & Life Reassurance, Inc. ORDER OF

\$**2,000.00

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

MEMO:

ED SIGNATURE

#O02588# #O67006432#2000034069950#

ARBITRAGE INTERNATIONAL MANAGEMENT LLC

Annuity & Life Reassurance, Inc.

Date 7/5/2007 Type Bill

1009208

Reference

Original Amt. 2,000.00 7/6/2007

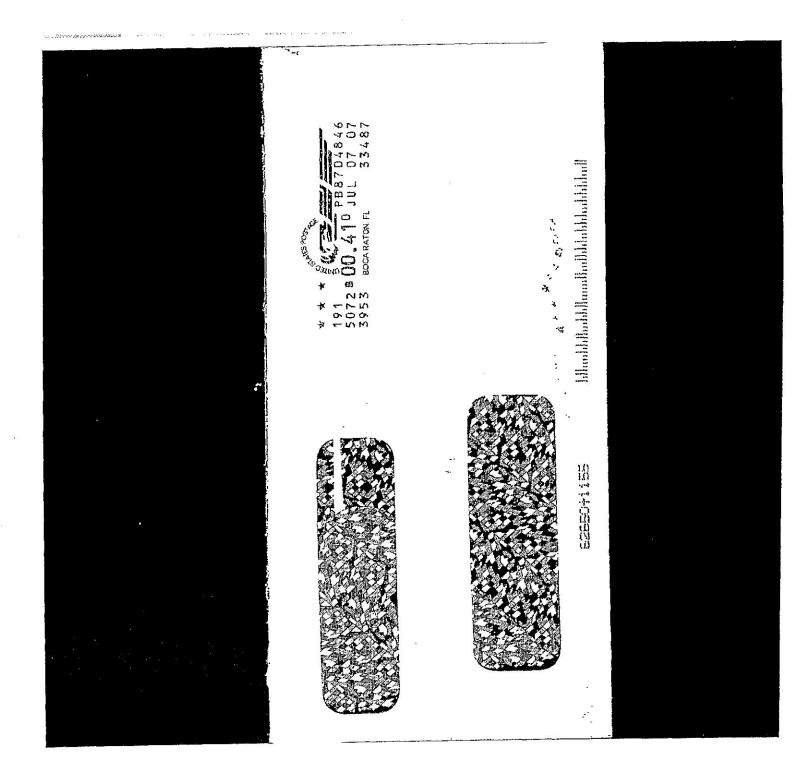
Balance Due Discount

2,000.00 Check Amount 2588

Payment 2,000.00 2,000.00

Cash - Wachovia

2,000.00



AWD History for Work object key 2007-12-21-11.43.23.873281T01 JLTFE - PHONE - PROCESSED - END - Updateable 1009208 - BERNSTEIN - SIMON - 19 -

CONTROL OF THE STATE OF THE STA

Policy Number: 1009208 Insured's Last Name: BERNSTEIN

Social Security Num:

Agent Number:

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

Begin Date: Begin Time:

2007-12-21 11:43:50 User Id: **JBUSEKA**

Workstation Id: Business Area: Type:

Status: Queue:

BUSEY, KATHY A User Name:

DTM Description:

Comments:

values

Begin Date:

Begin Time:

User Id: Workstation Id: Business Area:

Type: Status: Queue:

User Name: DTM Description: Comments:

Begin Date:

2007-12-21 11:43:24 JBUSEKA

JLIFE PHONE PROCESSED END

BUSEY, KATHY A

2007-12-21 11:43:23

JBUSEKA

JLIFE

Begin Time: User Id: Workstation Id:

Business Area: Type:

PHONE Status: PHONE CSPROC Queue: BUSEY, KATHY A

User Name:

DTM Description: Comments:

Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task:

2007-12-21 End Date: End Time:

11:43:50

9990N0 Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: 2007-12-21 End Time:

11:43:51

Flags: 9990N0

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task: End Date:

2007-12-21 End Time: 11:43:23

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

JLIFE - CASHMGT - NOACTION - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

BEST TO THE THE PARTY OF THE PA

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date:

2007-12-27 10:52:01 JDECKA

Begin Time: User Id: Workstation Id:

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area:

JLIFE CASHMGT NOACTION

Type: Status:

End Date: End Time:

2007-12-27 10:52:21

Queue: User Name: END

DECKER, ALLISON

DTM Description:

Comments:

Begin Date:

2007-12-27 10:18:37

Flags:

B600N0

Begin Time: User Id:

JLONGDS

DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

JLIFE CASHMGT SCANNED

LONG, DEBBIE S

DTM Next Task: End Date:

INDEX

2007-12-27 10:18:37 End Time:

User Name: DTM Description:

Comments:

Status:

Oueue:

Type:

Security Warning: The face of this document features a colored background and michoprint borders. The reverse side features artificial watermarks 2,985 WACHOVIA BANK, N.A. ARBITRAGE INTERNATIONAL MANAGEMENT LLC 950 PENINSULA CORPORATE CIRCLE SUITE 3010 (:) **BOCA RATON, FL 33487** 63-843/870 12/14/2007 114 Ö PAY TO THE \$ **38,019.44 Annuity & Life Reassurance, Inc. 14 ORDER OF (;) Annuity & Life RE 1.1 1275 Sandusky Road CO Jacksonville, IL 62650-1155 100 IJ7 MEMO:

#002985# #067006432#2000034069950#

ARBITRAGE INTERNATIONAL MANAGEMENT LLC

Annuity & Life Reassurance, Inc.

Type 12/11/2007 Bill

Reference

12/14/2007 Bill

Date

12,27.07 12.27.07 INTEREST

SERVICE TO THE PROPERTY OF THE

Original Amt. 31,131.25 6,888.19 Balance Due

Discount 31,131.25 6,888.19

Check Amount

12/14/2007

2985

Payment 31,131.25 6,888.19 38,019.44

Cash - Wachovia

38,019.44

		EMPORES CHECK WERE
DOCUMENT IS PI	DO NOT WRITE I SIGN , STRAMP BELLOW THIS LINE	CCX MERE
AT AN ANGLE T	SIGN / STAMP BE	
THIS DOCUMENT IS PROTECTED BY ARTIFICIAL WATERMARKS HOLD AT AN ANGLE TO VIEW	A.DW THIS LINE	
	 •	
And The second second		

POLICY NUMBER 1009208	INSURED'S NAME SIMON BERNSTEIN	Amount Due on 12/27/07	/ \$6,888 ₆
MAKE CHECK PAYABLE TO ANNUITY & LIFE REASSURANCE AMERICA, INC.		Premium Payment \$0.0	0 8
Making multiple full par	yments.	Less Dividend Reduction \$0.0	o \$
Mailing address change indicated on back.		Loan Repayment \$6,888.1	g \$
	9	Total Amount Due \$6,888.1	g \$
Enclose your payment with this coupon and send to		Additional Payment	\$
		Total Amount Enclosed	\$
	REASSURANCE AMERICA, I	NG.	
PO Box 19099	25 0000		
Newark, NJ 0719	95-0099		
	45	000000000000000000000000000000000000000	

RETURN THIS PORTION WITH YOUR PAYMENT INSURED'S NAME SIMON BERNSTEIN POLICY NUMBER 1009208 Amount Due on 12/27/07 \$31,131(25 MAKE CHECK PAYABLE TO ANNUITY & LIFE REASSURANCE AMERICA, INC. \$16,347.36 Premium Payment Making multiple full payments. Less Dividend Reduction \$0.00 \$0.00 \$ Loan Repayment Mailing address change indicated on back. \$31,131.25 Total Amount Due Additional Payment Enclose your payment with this coupon and send to: Total Amount Enclosed ANNUITY & LIFE REASSURANCE AMERICA, INC. to April 27,2008 PO Box 19099 Newark, NJ 07195-0099 193130303932303840404000000000000122707030311312508028031131250000000002







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

JLIFE - PHONE - PROCESSED - END - Updateable - BERNSTEIN - SIMON - 19 -Policy Number: 1009208 - 1009208 -

Social Security Num:

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date: Begin Time:

2008-09-03 16:40:30 JCOLEDE

throughout the control of the second section of the s

Flags: DTM Job Name:

End Time:

User Id: Workstation Id: Business Area:

DTM Return Code: DTM Task Name: DTM Next Task: End Date:

Type: Status:

2008-09-03 16:40:30

Queue:

User Name:

COLE, DARIN E

DTM Description: Comments:

secretary called...no info given

Begin Date: Begin Time: User Id:

2008-01-03 10:21:34 **JBUSEKA**

Flags: DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

DTM Next Task:

Type: Status: Queue:

BUSEY, KATHY A

User Name: DTM Description:

Comments:

2008-01-03 End Date: End Time: 10:21:34

9990N0

2008-01-03

10:21:36

Workstation Id:

values

Begin Date: Begin Time:

User Id:

2008-01-03 10:21:09 JBUSEKA

DTM Job Name: DTM Return Code: DTM Task Name: JLIFE DTM Next Task: End Date:

Flags:

End Time:

Business Area: PHONE Type: Status: Oueue:

PROCESSED

END BUSEY, KATHY A

User Name: DTM Description:

Comments:

Begin Date:

Queue:

9990NO

Begin Time: User Id:

2008-01-03 10:21:08 JBUSEKA

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task: End Date:

Workstation Id: Business Area: Type: Status:

JLIFE PHONE PHONE CSPROC

2008-01-03 End Time: 10:21:08

WARE DOWNSON CONTROL OF THE PROPERTY OF THE PR

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

JLIFE - PHONE - PROCESSED - END - Updateable
1009208 - BERNSTEIN - SIMON - 19 Policy Number: 1009208

Theorem 1 Insured to Last Name: Be

Social Security Num:

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:

And the state of t

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

Agent Number:

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

Begin Date: Begin Time: User Id:

2008-01-21 11:51:42 JDEVLL

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type: Status:

End Date: End Time:

2008-01-21 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: Begin Time: User Id:

2008-01-21 11:47:07 JDEVLL

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

JLIFE PRMRESRCH PROCESSD1 END

2008-01-16

15:20:13 **JPERKBR**

End Date: End Time:

2008-01-21 11:51:49

9996N1

Queue: User Name:

DEVLIN, LORI

DTM Description: Comments:

Begin Date:

Begin Time:

Status:

Flags: DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task:

End Date: 2008-01-16 15:20:13 End Time:

Type: Status: Oueue:

User Id:

User Name:

Workstation Id:

Business Area:

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: Begin Time: User Id:

Workstation Id: JLIFE

2008-01-16 15:17:36 **JPERKBR**

PRMRESRCH

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area:

Type:

End Date:

2008-01-16

4000N0

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

A CONTROL OF THE PROPERTY OF T

CREATED FSPROC2

End Time:

15:18:24

Queue:

User Name: PERKINS, BRENDA R

DTM Description:

Comments:

2005-03-12-200 Separation in the contract of t

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: User Id:

15:58:07 **JCROSHR**

DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

DTM Next Task: End Date:

2008-02-06

Type:

Status:

End Time:

15:58:07

Queue:

CROSSMAN, HANNAH R User Nama:

DTM Description:

Comments:

applied \$6,888.19 as loan payment per prmresrch above.

Begin Date:

2008-02-06

Flags:

9996N1

Begin Time: User Id:

15:55:03 JCROSHR

DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

JLIFE

DTM Task Name: DTM Next Task:

Type: Status: PRMRESRCH PROCESSD1

End Date: 2008-02-06 15:55:13 End Time:

Queue: User Name: END

DTM Description: Comments:

CROSSMAN, HANNAH R

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:

and the second of the second o

Insured's Last Name: BERNSTEIN

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

Begin Date: Begin Time:

2008-09-04 11:41:33 JSUITCS User Id:

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type: Status:

End Date: End Time:

2008-09-04 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: Begin Time: User Id: Workstation Id: 2008-03-13 10:22:28 JSUITCS

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area: Type: Status: Queue:

2008-03-13 End Date: End Time: 10:22:28

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: Begin Time:

User Id: Workstation Id:

Business Area: Type:

2008-03-06 11:51:04 **JSWEECD**

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: 2008-03-06 End Time: 11:51:04

Status: 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: Begin Time: User Id:

2008-03-06 11:34:07 JPETESD

9990N0 Flags:

DTM Job Name: DTM Return Code: 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

0

Workstation Id: Business Area:

JLIFE

PHONE PROCESSED

End Date: End Time:

Flags:

DTM Job Name:

DTM Return Code:

DTM Task Name:

DTM Next Task:

End Date:

End Time:

DTM Task Name:

DTM Next Task:

2008-03-06 11:34:09

2008-03-06

11:34:05

9990N0

Type: Status: Queue:

END

COLE, SHANNON D

User Name:

DTM Description:

Comments:

2008-03-06

Begin Date: 11:34:05 Begin Time:

User Id: **JPETESD** Workstation Id: Business Area:

Type: Status:

Queue: User Name:

COLE, SHANNON D

2008-03-06

DTM Description:

Comments:

PO'S SECRETARY CALLED, NO INFO GIVEN.

Begin Date: Begin Time: User Id:

11:33:29 JPETESD Workstation Id:

Business Area: JLIFE PHONE Type: PHONE Status: CSPROC

Ouene: User Name:

COLE, SHANNON D

Comments:

Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task: End Date: End Time:

2008-03-06 11:33:56

DTM Description:

2008-03-06 Begin Date: Begin Time: 11:33:28 User Id: **JPETESD** Workstation Id:

Business Area: JLIFE PHONE Type: Status: PHONE CSPROC

Queue: User Name: COLE, SHANNON D DTM Description:

9990NO Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

2008-03-06 End Date: End Time: 11:33:28

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

JLIFE - PHONE - PROCESSED - END - Updateable

- 1009208 - BERNSTEIN - SIMON - 19
rity Num:

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

Printed on Thosday May 07, 2013 at 1.26.50PM

Social Security Num: Agent Number:

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

0 Comments: 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

0

Begin Date: Begin Time: User Id:

2008-05-20 15:43:51 JHETTMA

9990N2 Flags: DTM Job Name: DTM Return Code:

Workstation Id:

Business Area: JLIFE **FORMS** Type: Status: PROCESSD1 END

DTM Task Name: DTM Next Task:

End Date: End Time:

2008-05-20 15:43:57

Queue: User Name:

DTM Description: Comments:

HETTINGER, MARGIE A

Begin Date: Begin Time:

User Id:

2008-05-20 15:43:49 JHETTMA

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

Status: Oueue:

End Date: End Time:

2008-05-20 15:43:49

User Name: DTM Description:

HETTINGER, MARGIE A

Comments:

faxed TOF and COB forms to Diana at agents office @ 561-988-0833

Begin Date: Begin Time: User Id:

2008-05-20 15:42:06

______ 4500N0 Flags:

JHETTMA

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

FORMS PHONE CSPROC2

2008-05-20 End Date: 15:42:22 End Time:

User Name: DTM Description: HETTINGER, MARGIE A

Comments:

Status:

Oueue:

Type:

Status:

Begin Date: Begin Time: User Id:

2008-05-20 15:42:04

9990N0 Flags:

JHETTMA Workstation Id: Business Area: JLIFE PHONE PHONE

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task: End Date:

2008-05-20 End Time: 15:42:04

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

JLIFE - FORMS - PROCESSD1 - END - Updateable

- 1009208 - BERNSTEIN - SIMON - 19
Policy Number: 1009208

Social Security Num:

NO. DESCRIPTION OF THE PROPERTY OF THE PROPERT

Agent Number:

Insured's Last Name: BERNSTEIN

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

Queue:

User Name: DTM Description: CSPROC HETTINGER, MARGIE A

Comments:

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:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date: Begin Time:

Business Area:

User Id: Workstation Id:

2008-09-26 13:12:13 JSANDTL

Flags: DTM Job Name: DTM Return Code:

End Time:

DTM Task Name: DTM Next Task: End Date:

2008-09-26 13:12:13

Type: Status: Oueue:

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: Begin Time: User Id:

Workstation Id:

Business Area:

2008-09-26 13:07:33 **JSANDTL**

PROCESSED

JLIFE

END

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task: MINPREM

End Date: End Time:

Flags:

2008-09-26 13:13:01

9996N1

Type: Status: Queue:

CLARK, TARA S User Name:

DTM Description: Comments:

Begin Date:

Begin Time:

User Id:

2008-09-24 10:53:41

JWIERTJ

Workstation Id: JLIFE Business Area: MINPREM CS

Type: Status: CSPROC Queue: WIERSMA, TONY J User Name:

DTM Description: Comments:

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: 2008-09-24 End Time: 10:53:46

Begin Date:

Begin Time:

2008-09-24 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: Agent Number:

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:27:28PM ***F=C=G=6CE=3=3#5#5F=======#5#5#5#5#5#5#5#5#5#5#

User Id:

For an and and described sensors services and

Workstation Id:

Business Area:

Type: Status: JWIERTJ

DTM Return Code: DTM Task Name: DTM Next Task:

End Date:

2008-09-24

End Time:

10:53:39

9990NO

Oueue:

User Name: DTM Description:

Comments:

WIERSMA, TONY J

Minimum premium is 19,521.62/Q to carry policy to 12/27/2009.

Begin Date:

Begin Time: User Id: Workstation Id:

Business Area:

2008-09-23 18:39:55 **JSANDTL**

JLIFE MINPREM ACTUARY ACTUARY CLARK, TARA S

2008-09-23

18:39:47

JSANDTL.

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

2008-09-23 End Date: 18:39:59 End Time:

User Name: DTM Description:

Comments:

Type:

Status:

Queue:

Begin Date:

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue:

User Name:

DTM Description:

Comments:

CLARK, TARA S

ACTUARY: POLICY IS A CVL...PLS CAL MIN PREM FOR 08-09 POLICY YR...THX

Begin Date:

Begin Time: User Id:

Workstation Id:

Business Area: Type: Status:

Oueue: User Name: DTM Description: 2008-09-23 18:34:01

JSANDTL

JLIFE

MINPREM ALPHAMATCH CSPROC

CLARK, TARA S

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2008-09-23 18:39:47

9990NO

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2008-09-23 18:34:01

AWD History for Work object key 2008-09-15-10.31.29.947221T01 JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

respondence and a supporting place of the Section of the Control o

Policy Number: 1009208

Social Security Num: Agent Number:

Insured's Last Name: BERNSTEIN

2008-09-23

14:16:32

0000N0

2008-09-15

11:16:45

2008-09-15

10:40:17

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

and the first war and the financial state of the same of

End Suspension

Begin Date: Begin Time: 2008-09-23 14:16:32 JLONGCM

Flags: DTM Job Name: DTM Return Code:

User Id: Workstation Id:

Business Area: Type: Status: Queue:

LONG, CASSIDY M

DTM Description: Comments:

User Name:

PO GAVE AUTH TO SPEAK WITH DIANE ADV MIN PREM HAS NOT BEEN COMPLETED.

DTM Job Name:

DTM Task Name:

DTM Next Task:

Ind Date:

End Time:

Flags:

DTM Job Name: DTM Return Code:

End Date: -

End Time:

DTM Task Name: DTM Next Task:

DTM Return Code:

DTM Task Name:

DTM Next Task:

End Date:

End Time:

Flags:

Begin Date:

2008-09-15 11:16:45 Begin Time: User Id: JSANDTL

Workstation Id: Business Area:

JLIFE MINPREM Type: ALPHAMATCH Status: CSPROC Queue: CLARK, TARA S

User Name: DTM Description:

Comments:

Suspend

JSIMMS

Suspend Reason

2008-09-25 00:00:00 Activate Status Activate Date/Time

2008-09-15 Begin Date: 10:40:17

Begin Time: User Id: Workstation Id:

Business Area: Type:

Status: Oueue: User Name:

ARNOUDTS, STACY

DTM Description:

Comments:

fax minprem to po #561-988-0833 ·

Begin Date: Begin Time:

User Id:

2008-09-15 10:31:33 JSIMMS

Flags: DTM Job Name: 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 -

Agent Number:

Social Security Num:

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

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

Workstation Id:

Business Area:

JLIFE

DTM Task Name: DTM Next Task:

Type:

MINPREM ALPHAMATCH End Date:

2008-09-15

Status:

End Time:

10:40:28

Queue:

CSPROC

User Name:

ARNOUDTS, STACY

DTM Description:

Comments:

Flags:

9990NO

Begin Date: Begin Time: User Id: 2008-09-15 10:31:29 **JSIMMS**

DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

DTM Task Name: DTM Next Task:

2008-09-15

туре: Status: Queue:

PHONE PHONE CSPROC End Date: End Time:

10:31:29

User Name:

ARNOUDTS, STACY

DTM Description: Comments:

ANNUITY & LIFE REASSURANCE AMERICA, INC

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



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

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: Begin Time: 2009-01-03 10:05:57

JMILLMS

Flags:

User Id:

DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

DTM Next Task:

Type: Status:

2009-01-03 End Date: 10:05:57 End Time:

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: Begin Time: 2009-01-03 10:05:52

Flags: DTM Job Name: 9990N0

User Id: Workstation Id: JMILLMS

DTM Return Code: DTM Task Name:

Business Area: Type:

JLIFE OVERLOAN NOACTION

DTM Next Task: End Date: 2009-01-03 End Time: 10:05:57

Status: Queue: User Name:

END MILLS, MELANIE S

DTM Description:

Comments:

9990N0

Begin Date: 2009-01-03 Begin Time: 10:05:45

2009-01-03

JLIFE

OVERLOAN

MILLS, MELANIE S

CREATED

CSPROC

Flags:

User Id:

DTM Job Name: DTM Return Code: JMILLMS

Workstation Id:

DTM Task Name: DTM Next Task:

Business Area: Type:

Status: Oueue:

End Date: 2009-01-03 10:05:51 End Time:

User Name:

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:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date: Begin Time:

2009-06-25 18:10:06 JDIETBK

9990N2

User Id: Workstation Id: Business Area:

JLIFE MINPREM Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

Type: Status: Oueue:

QPASS

2009-06-25 18:10:12

User Name:

DTM Description:

END DIETZ, BEV K

Comments:

Begin Date: Begin Time: User Id:

2009-06-20 13:02:49 JSANDTL

Flags: DTM Job Name: 9996NO

DTM Return Code: DTM Task Name: DTM Next Task:

Business Area: туре: Status:

JLIFE MINPREM PROCESSED CSOC

2009-06-20 End Date: End Time: 1.3:03:46

Queue: User Name:

Workstation Id:

DTM Description:

CLARK, TARA S

Comments:

2009-06-20 Flags:

Begin Date: 13:01:55 Begin Time: JSANDTL User Id:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

End Date: 2009-06-20 End Time: 13:01:55

Status: Queue: User Name:

CLARK, TARA S

DTM Description:

Comments:

Mailed min prem letter to PO at address on cyberlife

Begin Date: Begin Time: User Id:

Status: Oueue:

2009-06-20 12:52:29 JSANDTL

Flags: 9996Y1

Workstation Id: Business Area: Type:

JLIFE MINPREM PROCESSED

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task: End Date:

End Time:

2009-06-20 13:01:59

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

JLIFE - MINPREM - QPASS - END - Updateable
- 1009208 - BERNSTEIN - SIMON - 19 Policy Number: 1009208

Social Security Num: Agent Number:

DTM Task Name: DTM Next Task:

DTM Job Name:

DTM Return Code:

DTM Task Name:

DTM Next Task:

End Date:

End Time:

End Date:

End Time:

2009-06-19

2009-06-19

15:58:11

15:58:23

Insured's Last Name: BERNSTEIN Printed on Tuesday, May 07, 2013 at 1:31:58PM .

User Name:

DTM Description:

CLARK, TARA S

JWIERTJ

Comments:

9990NO Flags: Begin Date: 2009-06-19 DTM Job Name: DTM Return Code: 15:58:16 Begin Time:

User Id: Workstation Id:

Business Area:

JLIFE MINPREM Type: Status:

CSPROC Oueue: WIERSMA, TONY J User Name:

DTM Description: Comments:

Flags:

Begin Date:

2009-06-19 15:58:11 Begin Time: User Id: JWIERTJ

Workstation Id: Business Area: Type:

Status: Queue:

WIERSMA, TONY J User Name:

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

Flags:

Begin Date:

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue:

User Name: DTM Description: Comments:

JSANDTL

DTM Return Code: DTM Task Name: DTM Next Task: End Date:

DTM Job Name:

End Time:

2009-06-19 12:52:02

CLARK, TARA S

2009-06-19

12:52:02

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:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date: Begin Time:

2009-06-19 12:51:21

Flags: DTM Job Name: 9990NO

User Id:

JSANDTL Workstation Id:

STATLE MINPREM ACTUARY

DTM Return Code: DTM Task Name: DTM Next Task: End Date: End Time:

2009-06-19 12:51:32

Type: Status:

Queue: User Name:

Business Area:

ACTUARY CLARK, TARA S

DTM Description: Comments:

User Id:

Begin Date: Begin Time:

2009-06-09 16:47:57 JBUSEKA

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

End Date: End Time:

2009-06-09 16:47:57

9990N0

Status: Oueue:

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:

Begin Time: User Id: Workstation Id: 2009-06-09 16:46:32 JBUSEKA

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area: Type: Status:

JLIFE MINPREM PHONE CSPROC

End Date: End Time: 2009-06-09 16:48:01

Queue: BUSEY, KATHY A User Name:

DTM Description:

Comments:

Type:

9990N0

Begin Time: User Id:

Begin Date:

2009-06-09 16:46:28 JBUSEKA

Flags: DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

TT.TFE. PHONE

DTM Task Name: DTM Next Task: End Date:

2009-06-09

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

JLIFE - MINPREM - QPASS - END - Updateable
- 1009208 - BERNSTEIN - SIMON - 19 Policy Number: 1009208

Social Security Num:

Agent Number:

Insured's Last Name: BERNSTEIN

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

Status:

PHONE CSPROC End Time:

16:46:28

Queue:

BUSEY, KATHY A

User Name: 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

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

JLIFE - PHONE - PROCESSED - END - Updateable - 1009208 - BERNSTEIN - SIMON - 19

Flags: DTM Job Name:

DTM Return Code:

DTM Task Name:

DTM Next Task:

End Date:

End Time:

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN Printed on Tuesday, May 07, 2013 at 1:32:29PM

and the second of the second o

Begin Date:

Begin Time:

User Id: Workstation Id:

Business Area: Type:

Status: Queue: User Name:

DTM Description:

Comments:

HOOTS, TARA

advised of mailing address for premium payments.

Begin Date: Begin Time:

User Id:

Workstation Id: Business Area: Type:

Status: Queue: User Name:

DTM Description:

Comments:

______ 2009-07-30 Begin Date: 13:30:27

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue:

User Name: DTM Description: 2009-07-30

2009-07-30

13:31:19

JHOOTT

13:30:57 JHOOTT

JLIEE PHONE PROCESSED END

JHOOTT

JLIFE

PHONE

CSPROC

ALPHAMATCH

HOOTS, TARA

HOOTS, TARA

Flags: DTM Job Name: DIM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2009-07-30 13:31:22

9990N0

2009-07-30

13:31:19

9990N0

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2009-07-30 13:30:54

Comments:

Begin Date:

Begin Time:

User Id:

Queue:

2009-07-30 13:30:26 JHOOTT

Workstation Id: Business Area: Type: Status:

JLIFE PHONE PHONE CSPROC Flags: 9990N0

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2009-07-30 13:30:26

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

JLIFE - PHONE - PROCESSED - END - Updateable
- 1009208 - BERNSTEIN - SIMON - 19
rity Num:
Policy Number: 1009208

The rity Last Name: BERNSTEIN

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

Social Security Num: Agent Number:

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 - 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date: Begin Time: 2010-04-08 10:35:20

9996N1

User Id:

JRATLCM

DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

JIJIFE MINPREM

DTM Task Name: DTM Next Task: End Date:

Type: Status:

PROCESSED

2010-04-08

Queue: User Name: END RATLIFF, CASSIE M End Time:

Flags:

10:38:15

DTM Description:

Comments:

Begin Date: Begin Time:

2010-04-08 10:38:09

Flags: DTM Job Name: 9990N0

User Id:

JRATLCM

DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

JLIFE MINPREM DTM Next Task: End Date:

2010-04-08

Type: Status: Oueue:

ALPHAMATCH CSPROC

End Time:

10:38:09

User Name:

RATLIFF, CASSIE M

DTM Description: Comments:

Begin Date: Begin Time: User Id:

2010-04-08 10:35:29

Flags:

JRATLCM

DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

DTM Task Name: DTM Next Task:

Type: Status: Oueue:

End Date: End Time:

2010-04-08 10:35:29

RATLIFF, CASSIE M

User Name:

DTM Description: Comments:

sent min prem letter

Begin Date:

Begin Time: User Id:

2010-04-06

14:39:09 JBASTL Flags: DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

DTM Next Task: End Date: End Time:

2010-04-06 14:39:09

Type: Status: 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:

Policy Number: 1009208

Agent Number:

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: Begin Time: User Id:

2010-04-06 14:37:51 JBASTL

Flags: DTM Job Name: DTM Return Code:

End Time:

Workstation Id: Business Area:

JLIFE MINPREM DTM Task Name: DTM Next Task: End Date:

Type: Status: Queue:

ALPHAMATCH CSPROC BAST, LORI F 2010-04-06 14:39:36

9990N0

User Name:

DTM Description:

Comments:

Begin Date: Begin Time: User Id:

2010-04-06 14:37:49 JEASTI.

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

JLIFE PHONE PHONE CSPROC

2010-04-06 End Date: 14:37:49 End Time:

Queue: BAST, LORI F User Name:

DTM Description:

Comments:

Status:

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: JMON DUNTTULY) 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 COPs 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 Negitive or Needs Reinstated do the top portion of the worksheet. If the policyowner needs minimum premium for next year's COI's use the holtom portion of the worksheet. 			
Monthly deduction: = Monthly COP's s (1575/16			
(Go to the UIMV screen) + Monthly Expense 5.9.35			
Minimum Due to pay the policy to:			
(Go to F12 screen) = Total Cash Value \$ /52,604.36 -Loan Payoff \$141,620.03			
(Go to the F7 screen - to see last monthly deduction - to calculate how many = Unloaned Cash Value 5 10,984.33			
(Go to the F7 screen - take the Net Premium divided by Gross Premium for the Load Factor - If no premiums paid Check schedule page).			
Minimum Due for remainder of policy year or Calculating the Next year COP's: = Monthly Deduction S USBUH			
(Go to the F7 screen – take Gross Premium for the Load Factor – If no premiums paid Check schedule page). X mode 5 19753. 33 div by load factor All Minimum Modal Premium 5 22,70487 = 22,705.69			
(Check to see if the policyowner is paying enough to cover COI's Current Modal Premium 5 34, 397. 20 for the next year).			
Calculated By: COSS CE			

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: Begin Time: User Id:

2010-04-23 08:42:05 ACHETD

Flags: DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

DTM Task Name: DTM Next Task: End Date: End Time:

2010-04-23 08:42:05

Type: Status:

Queue: User Name:

CHETTY, DEBORAH

DTM Description: Comments:

to be faxed after QC

Begin Date: Begin Time:

2010-04-23 08:41:51

flags:

User Id: Workstation Id: Business Area:

DTM Job Name: DTM Return Code: ACHETD DTM Task Name: DTM Next Task:

Type: Status:

2010-04-23 End Date: End Time: 08:41:51

Queue: User Name:

CHETTY, DEBORAH

DTM Description:

bene verified on pg 140 of file - updated cyber and sent letter Comments:

Begin Date: Begin Time:

2010-04-23 07:15:01 ACHETD

Flags:

User Id: Workstation Id: Business Area: JLIFE

DTM Job Name: DTM Return Code:

Type: Status:

DTM Task Nam. DTM Next Task: End Date: 2010-04-23 POLINQUIRY End Time: 08:42:10 PROCESSD3

END Queue: User Name:

CHETTY, DEBORAH

DTM Description: Comments:

Begin Date: Begin Time:

2010-04-22 Flags: DTM Job Name: DTM Return Code: JLYONKA DTM Task Name:

User Id: Workstation Id: Business Area: Type:

DTM Next Task: End Date: 2010-04-22 End Time: 11:43:47

Status: 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

Insured's Last Name: BERNSTEIN Agent Number:
Printed on Tuesday, May 07, 2013 at 1:34:12PM

User Name:

LYONS, KERL A

DTM Description:

Comments:

please fax who bene is to po fax# 561-988-0833. i could not find a file out in

4000NO

2010-04-22

JLYONKA

PHONE

CSPROC2

LYONS, KERI A

2010-04-22 JLYONKA

Begin Date: Begin Time:

2010-04-2 11:43:12 User Id:

Workstation Id:

Business Area: JLIFE
Type: POLINQUIRY Type: Status: Oueue:

User Name: DTM Description:

Flags:

DTM Job Name: DTM Return Code:

DTM Task Name: DTM Next Task:

2010-04-22 End Date: 11:43:52 End Time:

Comments:

Begin Date: 2010-04-2 Begin Time: 11:43:10

User Id: Workstation Id:

Business Area: JLIFE Type:

Status: Queue:

User Name: DTM Description: Comments:

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: 2010-04-22 End Time: 11:43:10

PHONE

PHONE

CSPROC

LYONS, KERI A

JCK000109

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:

F		Lasalle National Trust, N.A.
İ	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 - BERNSTEIN - SIMON - 19 -Policy Number: 1009208

Social Security Num: Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date:

Begin Time: User Id:

Workstation Id:

Business Area:

12:40:24 JVANHC

2010-06-09

Flags: DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task:

End Date: End Time: 2010-06-09 12:40:24

Type: Status:

Queue:

VANHYNING, CASSIDY

User Name: 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:

Begin Time:

User Id:

Workstation Id:

Business Area: Type:

Status: Queue:

User Name:

DTM Description: Comments:

2010-06-08 15:23:18

JARVICJ

DTM Task Name: DTM Next Task: End Date: End Time:

DTM Job Name:

DTM Return Code:

Flags:

2010-06-08 15:23:18

2010-05-12

10:36:43

ARVIN, CANDEE J

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, nothigh showing where she was given access, showing she was denied access unless po was on the

call w/ her, she hung up

Begin Date:

Begin Time:

User Id:

Workstation Id:

Business Area: Type: Status:

Queue: User Name: 2010-05-12 10:36:43

JHOPPK

HOPPER, KELLY

DTM Description:

Begin Date: Begin Time:

User Id:

Comments:

advised the overnite payment address

2010-04-23 09:59:07 JWILCDD

Flags:

Flags:

DTM Job Name:

DTM Task Name:

DTM Next Task:

End Date:

End Time:

DTM Return Code:

DTM Job Name: DTM Return Code:

JCK000111

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 Insured's Last Name: BERNSTEIN

Agent Number:

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

Workstation Id: Business Area:

DTM Task Name: DTM Next Task:

Type: Status: End Date: End Time:

2010-04-23 09:59:07

Queue: User Name:

WILCOX, DEB D

DTM Description: Comments:

called to ck on prem due date

Begin Date: Begin Time: 2010-04-23 09:58:10

Flags:

User Id: Workstation Id: JWILCDD

DTM Job Name: DTM Return Code: DTM Task Name:

Business Area:

JLIFE PHONE PROCESSED DTM Next Task: End Date:

Type: Status: Queue:

End Time:

2010-04-23 09:58:55

User Name:

END

DTM Description:

WILCOX, DEB D

Comments:

Flags: 9990NO

Begin Date: Begin Time: User Id:

2010-04-23 09:58:09 JWILCDD

DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

JLIFE PHONE PHONE CSPROC

WILCOX, DEB D

DTM Next Task: 2010-04-23 End Date: End Time: 09:58:09

Queue: User Name:

DTM Description:

Comments:

Type:

Status:

Flags:

JLIFE - OVERLOAN - 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 1:47:19PM

Begin Date:

2010-10-29 08:39:34

6000N2

Begin Time: User Id:

المارية المراجع المستعدد المست

AMULDCX

OVERLOAN

QPASS

DTM Job Name:

Workstation Id:

JLIFE

DTM Return Code: DTM Task Name:

Business Area: Type: Status:

DTM Next Task: End Date:

2010-10-29 08:39:44

Queue: User Name:

END MULDER, CORA X

DTM Description: Comments:

End Time:

2010-10-29 Begin Date: Begin Time: 05:26:16 ACARRLX User Id:

Flags: DTM Job Name:

Workstation Id: Business Area:

DTM Return Code: DTM Task Name: DTM Next Task:

Type: Status:

End Date: End Time:

2010-10-29 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: Begin Time: 2010-10-29 05:22:46

6000Y2 Flags:

User Id: Workstation Id: ACARRLX

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area: Type:

JLIFE End Date:

OVERLOAN End Time: PROCESSD3

CSQC2 CARR, LIEZEL

User Name: DTM Description:

Comments:

Status:

Status:

Oueue:

6050N0

2010-10-29

05:28:34

Begin Date: Begin Time: User Id:

2010-10-29 03:01:08 AWDBATCH

Flags: DTM Job Name:

DTM Return Code: DTM Task Name:

Workstation Id: Business Area: Type:

JLIFE OVERLOAN CS

DTM Next Task: End Date: End Time:

2010-10-29 03:01:08

JLIFE - OVERLOAN - QPASS - END - Updateable - 1009208 - BERNSTEIN - SIMON - 19 -

Policy Number: 1009208

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

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

User Name:

CSPRCC2

Batch Station & User, BATCH

DTM Description:

Comments:

Begin Date: Begin Time: User Id:

2010-10-29 03:01:08 AWDBATCH

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: Type:

End Date: End Time:

Status:

Queue: User Name:

Batch Station & User, BATCH

DTM Description:

End Suspension Comments:

Begin Date: Begin Time: User Id:

2010-10-28 06:59:44 ASALIM

0000N0 Flags:

JLIFE

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Workstation Id: Business Area: OVERLOAN Type: CSWAIT

End Date: End Time:

2010-10-28 06:59:44

2010-10-29

03:01:08

Status: Oueue:

SALIE, MARIAM

CSWAIT

User Name: DTM Description:

Comments:

Suspend Reason

2010-10-29 00:00:00 Activate Status

Activate Date/Time

Begin Date: Begin Time: User Id:

2010-10-28 06:57:47 ASALIM

Flags: DTM Job Name: DTM Return Code:

Workstation Id: JLIFE Business Area: OVERLOAN DTM Task Name: DTM Next Task:

Type: Status: End Date:

CSWAIT CSWAIT Queue: SALIE, MARIAM

2010-10-28 End Time: 06:59:37

User Name: DTM Description:

Comments:

JCK000114

JLIFE - OVERLOAN - OPASS - END - Updateable - 1009208 - - BERNSTEIN - SIMON - 19

Social Security Num: Agent Number:

Batch Station & User, BATCH

Batch Station & User, BATCH

Policy Number: 1009208

Insured's Last Name: BERNSTEIN

6050NO

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

Begin Date:

Begin Time:

User Id: Workstation Id:

Business Area: Type:

Status: Oueue:

User Name:

DTM Description:

2010-10-28 03:40:36

ASALIM

JLIFE OVERLOAN

2010-10-28

03:01:06

AWDBATCH

OVERLOAN

JLIFE

CS CSPROC2

ASALIM SALIE, MARIAM

Comments:

Begin Date:

Begin Time: User Id:

Workstation Id: Business Area: Type:

Status: Queue: User Name:

DTM Description:

Comments:

2010-10-28

Begin Date:

03:01:06 Begin Time: AWDBATCH User Id:

Workstation Id: Business Area:

Type: Status:

User Name:

DTM Description:

Comments:

Oueue:

2010-10-05

End Suspension

09:30:46 AKOBOF

Business Area: Type: Status: Queue:

User Id:

Begin Date: Begin Time:

Workstation Id:

Flags: DTM Job Name:

DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2010-10-28 03:40:36

Flags: DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task: End Date:

2010-10-28 End Time: 03:01:06

Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

DTM Next Task: End Date:

2010-10-28 End Time: 03:01:06

Flags:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2010-10-05 09:30:46

AWD History for Work object key 2010-09-02-09.30.14.926281T01 JLIFE - OVERLOAN - QPASS - END - Updateable

Flags:

- BERNSTEIN - SIMON - 19 - 1009208 -

Social Security Num: Agent Number:

Policy Number: 1009208 Insured's Last Name: BERNSTEIN

0000N0

2010-10-05

09:30:52

000000

2010-10-05

HOLD FOR S

2010-10-05

03:01:05

09:30:15

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

User Name:

DTM Description:

Comments:

KOBO, FLORINE

Requested overloan amount not received, Case resuspended until after GPE

DTM Job Name: DTM Return Code:

DTM Task Name:

DTM Next Task:

End Date: End Time:

Begin Date: Begin Time:

User Id: Workstation Id:

Business Area: Type:

Status: Queue: User Name:

DTM Description: Comments:

2010-10-05 09:28:57 AKOBOF

JLIFE OVERLOAN CSWAIT CSWAIT

2010-10-05

09:30:15

OVERLOAN

KOBO, FLORINE

CSPROC2

AKOBOF

JLIFE

CS

KOBO, FLORINE

Begin Date: Begin Time:

User Id: Workstation Id:

Business Area:

Type: Status: Queue:

User Name: DTM Description:

Comments:

Begin Date:

Begin Time:

Workstation Id:

Business Area:

User Id:

Comments:

Type:

Suspend

Activate Date/Time

Suspend Reason

Flags:

2010-10-28 00:00:00 Activate Status

DTM Job Name:

DTM Task Name:

DTM Next Task:

End Date:

End Time:

DTM Return Code:

DTM Return Code:

DTM Task Name: DTM Next Task:

End Date:

End Time:

6050NO Flags: DTM Job Name:

AWDBATCH JLIFE

2010-10-05

03:01:05

OVERLOAN CS

Status: CSPROC2 Queue: User Name: DTM Description:

Batch Station & User, BATCH

distribution of strategies

CS

JCK000116

Flags:

DTM Job Name:

DTM Task Name:

DTM Next Task:

DTM Job Name: DTM Return Code:

DTM Task Name: DTM Next Task:

End Date: End Time:

Flags:

End Date:

End Time:

Flags:

DTM Return Code:

JLIFE - OVERLOAN - QPASS - END - Updateable - 1009208 - - BERNSTEIN - SIMON - 19 --

Social Security Num:

Policy Number: 1009208

2010-10-05

03:01:05

0000N0

2010-09-03

04:22:47

0000N0

2010-09-03

04:22:34

CHRESCONING MICHEL MICHELL CONTROLL CONTROL CONTROLL SERVICE CONTROL CONTROL CONTROL SERVICE SERVICE CONTROL C

Agent Number:

Insured's Last Name: BERNSTEIN

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

Begin Date:

2010-10-05 03:01:05 Begin Time: AWDBATCH

User Id: Workstation Id: Business Area:

Type: Status: Oueue:

Batch Station & User, BATCH User Name:

DTM Description:

Comments:

End Suspension

Begin Date: Begin Time:

2010-09-03 04:21:36 User Id: AMULDCX

Workstation Id: Business Area: JLIFE OVERLOAN Type: CSWAIT

Status: Queue: User Name:

CSWAIT MULDER, CORA X

04:22:34

OVERLOAN

AMULDCX

JLIFE

DTM Description:

Comments:

2010-09-03 Begin Date:

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue: User Name:

DTM Description: Comments:

AMULDCX MULDER, CORA X

RIPPED

Suspend Activate Date/Time

2010-09-03

04:21:28

AMULDCX

Suspend Reason

End Date:

End Time:

DTM Job Name:

DTM Return Code:

DTM Task Name:

DTM Next Task:

HOLD FOR \$ 2010-10-05 00:00:00 Activate Status

Begin Date: Begin Time:

User Id: Workstation Id:

Business Area: Type: Status:

Flags:

DTM Job Name: DTM Return Code: DI'M Task Name: DTM Next Task:

End Date: End Time:

2010-09-03 04:21:28

JLIFE - OVERLOAN - QPASS - END - Updateable - 1009208 - BERNSTEIN - SIMON - 19 -Policy Number: 1009208

Social Security Num: Agent Number:

Insured's Last Name: BERNSTEIN

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

Oueue:

User Name: Comments:

DTM Description:

MULDER, CORA X

Grace letter was sent, change status to cswait for 32 days:

72 164 00000000

I 0 CK4

08/27/2010 0155EA8B **/**/**** 0082

APFLGRPD - UL GRACE LETTER GENERATED**

AMOUNT DUE

\$24735.16**

Begin Date: Begin Time:

User Id: Workstation Id:

02:36:30 ACARRLX

2010-09-03

Flags: DTM Job Name: DTM Return Code: 9990NO

Business Area: Type:

JLIFE OVERLOAN RIPPED AMULDCX CARR, LIEZEL

DTM Task Name: DTM Next Task: End Date: End Time:

2010-09-03 02:36:30

User Name: DTM Description:

Comments:

Status:

Begin Date:

Begin Time: User Id:

Workstation Id: Business Area:

Type: Status: Queue: User Name:

2010-09-02 09:30:15

AWDCYCLE

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2010-09-02 09:30:15

Batch Station & User, BATCH

DTM Description:

Comments:

Beagle ID Product Status Bill Form Loan Payoff Cash Value Surr Value

00000144686.50 00000141109.92 O

00000003576.58-

Begin Date: Begin Time:

User Id: Workstation Id: Business Area:

Type: Status: Queue:

2010-09-02 09:30:14 AWDCYCLE

JLIFE OVERLOAN RIPPED CSPROC2

9990NO Flags: DTM Job Name:

DTM Return Code: DTM Task Name: DTM Next Task:

End Date: End Time:

2010-09-02 09:30:14

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

JLIFE - OVERLOAN - QPASS - END - Updateable

- 1009208 - BERNSTEIN - SIMON - 19 Policy Number: 1009208

Agent Number:

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

Flags:

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

JLIFE - MINPREM - PROCESSED - END - Updateable

- 1009208 - BERNSTEIN - SIMON - 19
Policy Number: 1009208

Social Security Num:

Agent Number:

Insured's Last Name: BERNSTEIN

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

Degin Date: 2010-09-17
Begin Time: 12:08:32
User Id:

9996N1

Workstation Id:

DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area: Type:

JLIFE MINPREM PROCESSED

End Date: End Time:

2010-09-17 12:12:23

Status: Oueue:

END

User Name: DTM Description: Comments:

RATLIFF, CASSIE M

Begin Date:

2010-09-17 12:12:20

Flags:

9990N0

Begin Time: User Id:

JRATLCM

DTM Job Name: DTM Return Code: DTM Task Name:

Workstation Id: Business Area:

JLIFE MINPREM CSPROC

DTM Next Task:

Type: Status: Queue:

CSPROC RATLIFF, CASSIE M End Date: 2010-09-17 End Time: 12:12:20 End Time:

User Name:

DTM Description: Comments:

Begin Date: Begin Time:

2010-09-17 12:08:43 JRATLCM

Flags:

DTM Job Name: DTM Return Code: DTM Task Name:

User Id: Workstation Id: Business Area:

DTM Next Task: End Date: End Time:

2010-09-17 12:08:43

Type: Status: Queue: User Name:

RATLIFF, CASSIE M

DTM Description:

Comments:

sent min prem letter

Begin Date: Begin Time: User Id:

Workstation Id:

2010-09-17 12:05:39 JTUCKMC

Flags: DTM Job Name: DTM Return Code: DTM Task Name: DTM Next Task:

Business Area: Type: Status: Oueue:

End Date: End Time:

2010-09-17 12:05:39

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

JLIFE - MINPREM - PROCESSED - END - Updateable

1009208 - BERNSTEIN - SIMON - 19 Policy Number: 1009208
Insured's Last Name: BERNSTEIN

Social Security Num: Agent Number:

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: Begin Time: 2010-09-17 12:05:24

9990N0 Flags:

User Id:

JTUCKMC

DTM Job Name: DTM Return Code:

Workstation Id: Business Area:

JLIFE MINPREM CSPROC

DTM Task Name: DTM Next Task:

Type: Status: Queue:

CSPROC

2010-09-17 End Date: End Time: 12:05:48

User Name:

Comments:

DTM Description:

TUCKER, MONA C

Flags:

9990N0

4500NO

Begin Date: Begin Time: User Id:

2010-09-15 15:57:52 **JTUCKMC**

DTM Job Name:

Workstation Id: Business Area:

JLIFE

DTM Return Code: DTM Task Name: DTM Next Task:

Type: Status: OUOTES CSPROC CSPROC

2010-09-15 End Date: End Time: 15:58:05

Queue: User Name:

DTM Description:

TUCKER, MONA C

Comments:

Begin Date: Begin Time:

2010-09-15 1.4:42:29 JWIERTJ

WIERSMA, TONY J

ČS

Flags: DTM Job Name: DTM Return Code:

User Id: Workstätion Id: Business Area:

DTM Task Name: DTM Next Task: JLIFE End Date: OUOTES

Type: Status: Oueue:

End Time: CSPROC2

User Name: DTM Description: 2010-09-15 14:42:34

Begin Date: Begin Time:

Comments:

2010-09-15 14:42:25

Flags:

DTM Job Name: