

1000

ANNUITY AND LIFE REASSURANCE AMERICA
ANNUAL REPORT

Policyowner:

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured:
Policy No.:
Plan:
Premium Mode:
Each Payment:

SIMON BERNSTEIN
1CG92CB
CURRENT VALUE LIFE
QUARTERLY
\$21,834.50

STATEMENT OF POLICY COSTS AND BENEFITS
FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2003	Projection For Next Policy Year Ending Dec 27, 2004
CURRENT RATE BASIS INTEREST	5.00%	5.00%
SON INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$41,334.20	\$87,138.00
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	6,582.54	46,323.09
TOTAL	198,937.82	215,255.67
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	123,561.88	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$21,834.50. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE FL 32265-1147 PHONE 800-825-0003 FAX 217-245-1922

ANNUITY AND LIFE REASSURANCE AMERICA

ANNUAL REPORT

Policyowner:

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured:
Policy No.:
Plan:
Premium Mode:
Each Payment:

SIMON BERNSTEIN
1009208
CURRENT VALUE LIFE
QUARTERLY
\$21,852.50

00078
1009208
005610

STATEMENT OF POLICY COSTS AND BENEFITS
FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2003	Projection For Next Policy Year Ending Dec 27, 2004
CURRENT RATE BASIS INTEREST	5.00%	5.00%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$41,334.20	\$87,338.00
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	6,582.54	46,323.09
TOTAL	198,931.98	245,255.07
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	123,561.65	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$21,834.50. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE IL 62651-1147 PHONE 800-825-0003 FAX 217-245-1922

AWD History for Work object key 2004-11-26-08.46.53.095363T01

JLIFE - ANNST - 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 1:18:00PM

Begin Date: 2004-11-27 Flags: 2500N0
Begin Time: 01:25:27 DTM Job Name:
User Id: AWDBATCH DTM Return Code:
Workstation Id: AWDBATCH DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2004-11-27
Status: PROCESSED End Time: 01:25:27
Queue: END
User Name: Batch Station & User, BATCH
DTM Description:
Comments:

Begin Date: 2004-11-26 Flags: 2505Y1
Begin Time: 08:52:00 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: AWD_NT DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2004-11-26
Status: PROCESSED End Time: 08:52:16
Queue: CSQC
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2004-11-26 Flags:
Begin Time: 08:47:22 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2004-11-26
Status: End Time: 08:47:22
Queue:
User Name: CLARK, TARA S
DTM Description:
Comments: Sent CVL (current value life) annual statement to PO at mailing address on
cyberlife

Begin Date: 2004-11-26 Flags: 9990N0
Begin Time: 08:46:53 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: AWD_NT DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2004-11-26
Status: CREATED End Time: 08:46:53

JCK001124

AWD History for Work object key 2004-11-26-08.46.53.095363T01

JLIFE - ANNST - 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 1:18:00PM

Queue: CSPROC

User Name: CLARK, TARA S

DTM Description:

Comments:

2005

ANNUITY AND LIFE REASSURANCE AMERICA

ANNUAL REPORT

Policyowner:	Insured:	SIMON BERNSTEIN
	Policy No.:	1009208
	Plan:	CURRENT VALUE LIFE
	Premium Mode:	QUARTERLY
	Each Payment:	\$23,204.70

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2004	Projection For Next Policy Year Ending Dec 27, 2005
CURRENT RATE BASIS INTEREST	5.00%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$65,503.50	\$92,818.80
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	26,574.50	48,760.72
TOTAL	225,506.48	274,267.20
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	132,210.89	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$23,204.70. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE FL 32251-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001126

ANNUITY AND LIFE REASSURANCE AMERICA

ANNUAL REPORT

Policyowner:

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured:
Policy No.:
Plan:
Premium Mode:
Each Payment:

SIMON BERNSTEIN
1009208
CURRENT VALUE LIFE
QUARTERLY
\$23,204.70

000780
10552

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2004	Projection For Next Policy Year Ending Dec 27, 2005
CURRENT RATE BASIS INTEREST	5.00%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$65,503.50	\$92,818.80
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	26,574.50	48,760.72
TOTAL	225,506.48	274,267.20
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	132,210.89	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$23,204.70. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE IL 62651-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001127

AWD History for Work object key 2005-11-22-11.44.16.336913T01
JLIFE - ANNST - PROCESSED - END - Updateable

Social Security Num:
Agent Number:

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

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 1:21:20PM

0=

Begin Date: 2005-11-22 Flags:
Begin Time: 11:47:13 DTM Job Name:
User Id: JGRAHSS DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2005-11-22
Status: End Time: 11:47:13
Queue:
User Name: GRAHAM, SHERRY S
DTM Description:
Comments: CVL ANNUAL STATEMENT SENT TO POLICYHOLDER

Begin Date: 2005-11-22 Flags: 2506N0
Begin Time: 11:46:53 DTM Job Name:
User Id: JGRAHSS DTM Return Code:
Workstation Id: AWD NT DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2005-11-22
Status: PROCESSED End Time: 11:47:07
Queue: END
User Name: GRAHAM, SHERRY S
DTM Description:
Comments:

Begin Date: 2005-11-22 Flags: 2506N2
Begin Time: 11:44:16 DTM Job Name:
User Id: JGRAHSS DTM Return Code:
Workstation Id: AWD NT DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2005-11-22
Status: PROCESSED End Time: 11:44:16
Queue: END
User Name: GRAHAM, SHERRY S
DTM Description:
Comments:

JCK001128

ANNUITY AND LIFE REASSURANCE AMERICA

ANNUAL REPORT

Policyowner:	Insured:	SIMON BERNSTEIN
	Policy No.:	1009208
	Plan:	CURRENT VALUE LIFE
	Premium Mode:	QUARTERLY
	Each Payment:	\$25,852.75

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2005	Projection For Next Policy Year Ending Dec 27, 2006
CURRENT RATE BASIS INTEREST	4.50%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$0.00	\$103,411.00
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	-35,831.42	51,946.82
TOTAL	189,675.06	241,621.88
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	132,210.89	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$25,852.75. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE IL 62651-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001129

AWD History for Work object key 2006-11-22-15.26.47.512281T01

JLIFE - ANNST - 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 1:22:22PM

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Begin Date:	2006-11-22	Flags:	2500N0
Begin Time:	15:35:03	DTM Job Name:	
User Id:	JSANDTL	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	ANNST	End Date:	2006-11-22
Status:	PROCESSED	End Time:	15:35:19
Queue:	END		
User Name:	CLARK, TARA S		

DTM Description:

Comments:

Begin Date:	2006-11-22	Flags:	
Begin Time:	15:28:07	DTM Job Name:	
User Id:	JSANDTL	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:		DTM Next Task:	
Type:		End Date:	2006-11-22
Status:		End Time:	15:28:07
Queue:			
User Name:	CLARK, TARA S		

DTM Description:

Comments: Sent CVL (current value life) annual statement to PO at mailing address on cyberlife

Begin Date:	2006-11-22	Flags:	9990N0
Begin Time:	15:26:47	DTM Job Name:	
User Id:	JSANDTL	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	ANNST	End Date:	2006-11-22
Status:	CREATED	End Time:	15:26:47
Queue:	CSPROC		
User Name:	CLARK, TARA S		

DTM Description:

Comments:

JCK001131

ANNUITY AND LIFE REASSURANCE AMERICA

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ANNUAL REPORT

Policyowner:	Insured:	SIMON BERNSTEIN
	Policy No.:	1009206
	Plan:	CURRENT VALUE LIFE
	Premium Mode:	QUARTERLY
	Each Payment:	\$28,275.80

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2006	Projection For Next Policy Year Ending Dec 27, 2007
CURRENT RATE BASIS INTEREST	4.50%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$21,400.00	\$113,103.20
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	-22,801.41	54,434.54
TOTAL	166,873.65	221,308.19
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	132,210.89	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$28,275.80. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE IL 62651-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001132

AWD History for Work object key 2007-11-21-11.44.27.621281T01

JLIFE - ANNST - PROCESSED - END - Updateable

- 1009208 - - - - 19 -

Social Security Num:

Policy Number: 1009208

Agent Number:

Insured's Last Name:

Printed on Tuesday, May 07, 2013 at 1:24:57PM

Begin Date: 2007-11-21 Flags: 2500N0
Begin Time: 11:44:30 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2007-11-21
Status: PROCESSED End Time: 11:44:33
Queue: END
User Name: CLARK, TARA S
DTM Description:
Comments:

Begin Date: 2007-11-21 Flags:
Begin Time: 11:44:29 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2007-11-21
Status: End Time: 11:44:29
Queue:
User Name: CLARK, TARA S
DTM Description:
Comments: Sent CVL (current value life) annual statement to PO at mailing address on
cyberlife

Begin Date: 2007-11-21 Flags: 9990N0
Begin Time: 11:44:20 DTM Job Name:
User Id: JSANDTL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2007-11-21
Status: CREATED End Time: 11:44:27
Queue: CSPROC
User Name: CLARK, TARA S
DTM Description:
Comments:

ANNUITY AND LIFE REASSURANCE AMERICA

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ANNUAL REPORT

Policyowner:	Insured:	SIMON BERNSTEIN
	Policy No.:	1009208
	Plan:	CURRENT VALUE LIFE
	Premium Mode:	QUARTERLY
	Each Payment:	\$31,131.25

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2007	Projection For Next Policy Year Ending Dec 27, 2008
CURRENT RATE BASIS INTEREST	4.50%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$20,268.69	\$124,525.00
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	-23,609.96	57,067.29
TOTAL	136,360.54	193,427.83
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	132,210.89	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$31,131.25. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE IL 62651-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001134

AWD History for Work object key 2008-11-21-14.58.57.553281T01

JLIFE - ANNST - NOACTION - 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 1:30:04PM

Begin Date: 2008-11-21 Flags: 9990N0
Begin Time: 15:10:19 DTM Job Name:
User Id: JSTEWJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2008-11-21
Status: NOACTION End Time: 15:10:38
Queue: END
User Name: STEWART, JACQUELINE
DTM Description:
Comments:

Begin Date: 2008-11-21 Flags:
Begin Time: 15:06:23 DTM Job Name:
User Id: JSTEWJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2008-11-21
Status: End Time: 15:06:23
Queue: User Name: STEWART, JACQUELINE
DTM Description:
Comments: Sent CVL (current value life) annual statement to PO at mailing address on
cyberlife.

Begin Date: 2008-11-21 Flags: 9990N0
Begin Time: 14:58:57 DTM Job Name:
User Id: JSTEWJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2008-11-21
Status: CREATED End Time: 14:58:57
Queue: CSPROC
User Name: STEWART, JACQUELINE
DTM Description:
Comments:

ANNUITY AND LIFE REASSURANCE AMERICA

ANNUAL REPORT

Policyowner:

Insured:

SIMON BERNSTEIN

Policy No.:

1009208

Plan:

CURRENT VALUE LIFE

Premium Mode:

QUARTERLY

Each Payment:

\$32,526.65

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

0007759 0005164

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2008	Projection For Next Policy Year Ending Dec 27, 2009
: CURRENT RATE BASIS INTEREST	4.50%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	\$80,652.87	\$130,106.60
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	23,965.79	58,145.76
TOTAL	153,436.48	211,582.24
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	132,210.89	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$32,526.65. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE IL 62651-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001136

AWD History for Work object key 2009-11-25-14.25.31.774221T01
JLIFE - ANNST - NOACTION - END - Updateable

- 1009208 - - - 19 -
Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name:
Printed on Tuesday, May 07, 2013 at 1:32:38PM

Begin Date: 2009-11-25 Flags:
Begin Time: 15:37:06 DTM Job Name:
User Id: JSTEWJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2009-11-25
Status: End Time: 15:37:06
Queue:
User Name: STEWART, JACQUELINE
DTM Description:
Comments: sent annual statement for CVL policy.

Begin Date: 2009-11-25 Flags: 9990N0
Begin Time: 15:37:02 DTM Job Name:
User Id: JSTEWJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2009-11-25
Status: NOACTION End Time: 15:37:19
Queue: END
User Name: STEWART, JACQUELINE
DTM Description:
Comments:

Begin Date: 2009-11-25 Flags: 9990N0
Begin Time: 14:25:31 DTM Job Name:
User Id: JSTEWJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ANNST End Date: 2009-11-25
Status: CREATED End Time: 14:25:31
Queue: CSPROC
User Name: STEWART, JACQUELINE
DTM Description:
Comments:

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Heritage Union Life Insurance Company
CA Only: dba Annuity & Life Reassurance America, Inc.,
ANNUAL REPORT

Policyowner:	Insured:	SIMON BERNSTEIN
	Policy No.:	1009208
	Plan:	CURRENT VALUE LIFE
	Premium Mode:	QUARTERLY
	Each Payment:	\$34,397.20

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

STATEMENT OF POLICY COSTS AND BENEFITS
FOR CURRENT YEAR AND NEXT YEAR

	Current Policy Year Ending Dec 27, 2009	Projection For Next Policy Year Ending Dec 27, 2010
CURRENT RATE BASIS INTEREST	4.50%	4.50%
SUM INSURED	\$1,689,070.00	\$1,689,070.00
POLICY PREMIUMS:		
BASE POLICY	575,539.48	\$137,588.80
RIDERS	\$0.00	\$0.00
CASH VALUE:		
INCREASE	6,554.42	59,489.14
TOTAL	159,990.90	219,480.04
POLICY LOANS	0.00	0.00
CURRENT VARIABLE LOANS	139,477.68	

The figures shown above assume (a) that all premiums are paid when due; (b) that there are no policy loan transactions (except as shown); and (c) that the Renewal Option is not changed.

Your minimum level renewal premium for the next policy year under our Current Rate Basis (Option A) is \$34,397.20. You may change your Renewal Option to pay a higher premium under the Guaranteed Rate Basis (Option B), and build higher cash value. These premium amounts are based on your current premium mode.

If you have any questions concerning your policy or your Annual Report, please call us at the toll-free number listed below, or contact your agent.

PO BOX 1147 JACKSONVILLE FL 32268-1147 PHONE 800-825-0003 FAX 217-245-1922

JCK001138

**Policy Number
1009208**

Correspondence

ANNUITY & LIFE REASSURANCE AMERICA, INC.
P.O. Box 1147
Jacksonville, IL 62651-1147

FEBRUARY 11, 2009

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

RE: 1009208

Dear SIMON BERNSTEIN:

We are pleased to announce that Annuity & Life Reassurance America, Inc. has changed its name to Heritage Union Life Insurance Company. We have also reorganized under the laws of Arizona.

Enclosed is an important endorsement, which should be attached to your policy. All the terms of your policy with Annuity & Life Reassurance America, Inc. remain unchanged.

You will continue to receive the same excellent service that you have come to expect from us.

Should you have any questions regarding these changes, or need assistance with your policy, please do not hesitate to contact our customer support staff at 800-825-0003.

Sincerely,

Client Services

Enclosure

JCK001140

HERITAGE UNION LIFE INSURANCE COMPANY
P.O. Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

AUGUST 27, 2010

Simon Bernstein
7020 Lions Head
Boca Raton FL 33496

RE: Insured: Simon Bernstein
Policy Number: 1009208
Planned Periodic Premium: \$34,397.20
Total Amount Required to Continue Coverage: \$24,735.16

NOTICE OF POLICY GRACE PERIOD

Dear Simon Bernstein:

Your policy does not have sufficient value to pay the monthly deductions now past due and has entered its grace period. In order to keep your valuable coverage in force, remit your payment so that it is received at the address shown below on or before October 28, 2010, which is the end of your Grace Period. If payment is not received at the address shown below on or before October 28, 2010, your coverage will terminate effective October 28, 2010 unless your policy has a net cash value and provides for and coverage continues under any of the following: 1) a non-forfeiture option, 2) an option to discontinue premium payments, or 3) an automatic premium loan election. Common non-forfeiture options are the purchase of extended term insurance, the purchase of reduced paid-up insurance or you may surrender your policy for the net cash value. Refer to your policy for time limits and options available.

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 19099
Newark, NJ 07195-0099

If you are making your Planned Periodic Premium payments when billed, the amount and/or frequency is not sufficient to keep your coverage in force. In order to prevent this from happening in the future, 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 Planned Periodic Premium is necessary.

If this policy should terminate, you may be eligible for reinstatement. The reinstatement of terminated coverage will require evidence of insurability, underwriting approval and payment of all past due premiums during the lifetime of the insured.

JCK001141

Re: Insured: Simon Bernstein
Policy Number: 1009208
Page 2

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

V0620100205
//APFLGRPD

JCK001142

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

Visit us at www.insurance-servicing.com
AUGUST 2, 2011

Simon Bernstein
7020 Lions Head
Boca Raton FL 33496

RE: Insured: Simon Bernstein
Policy Number: 1009208
Planned Periodic Premium: \$31,831.00
Total Amount Required to Continue Coverage: \$115,545.93

NOTICE OF POLICY GRACE PERIOD

Dear Simon Bernstein:

Your policy does not have sufficient value to pay the monthly deductions now past due and has entered its grace period. In order to keep your valuable coverage in force, remit your payment so that it is received at the address shown below on or before October 03, 2011, which is the end of your Grace Period. If payment is not received at the address shown below on or before October 03, 2011, your coverage will terminate effective October 03, 2011 unless your policy has a net cash value and provides for and coverage continues under any of the following: 1) a nonforfeiture option, 2) an option to discontinue premium payments, or 3) an automatic premium loan election. Common nonforfeiture options are the purchase of extended term insurance, the purchase of reduced paid-up insurance or you may surrender your policy for the net cash value. Refer to your policy for time limits and options available.

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 371425
Pittsburgh, PA 15250-7425

If you are making your Planned Periodic Premium payments when billed, the amount and/or frequency is not sufficient to keep your coverage in force. In order to prevent this from happening in the future, 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 Planned Periodic Premium is necessary.

If this policy should terminate, you may be eligible for reinstatement. The reinstatement of terminated coverage will require evidence of insurability, underwriting approval and payment of all past due premiums during the lifetime of the insured.

JCK001143

Re: Insured: Simon Bernstein
Policy Number: 1009208
Page 2

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

V0620100205
//APFLGRPD

JCK001144

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

Visit us at www.insurance-servicing.com
SEPTEMBER 27, 2011

Simon Bernstein
7020 Lions Head
Boca Raton FL 33496

RE: Insured: Simon Bernstein
Policy Number: 1009208
Planned Periodic Premium: \$99,416.00
Total Amount Required to Continue Coverage: \$31,706.98

NOTICE OF POLICY GRACE PERIOD

Dear Simon Bernstein:

Your policy does not have sufficient value to pay the monthly deductions now past due and has entered its grace period. In order to keep your valuable coverage in force, remit your payment so that it is received at the address shown below on or before December 01, 2011, which is the end of your Grace Period. If payment is not received at the address shown below on or before December 01, 2011, your coverage will terminate effective December 01, 2011 unless your policy has a net cash value and provides for and coverage continues under any of the following: 1) a nonforfeiture option, 2) an option to discontinue premium payments, or 3) an automatic premium loan election. Common nonforfeiture options are the purchase of extended term insurance, the purchase of reduced paid-up insurance or you may surrender your policy for the net cash value. Refer to your policy for time limits and options available.

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 371425
Pittsburgh, PA 15250-7425

If you are making your Planned Periodic Premium payments when billed, the amount and/or frequency is not sufficient to keep your coverage in force. In order to prevent this from happening in the future, 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 Planned Periodic Premium is necessary.

If this policy should terminate, you may be eligible for reinstatement. The reinstatement of terminated coverage will require evidence of insurability, underwriting approval and payment of all past due premiums during the lifetime of the insured.

JCK001145

Re: Insured: Simon Bernstein
Policy Number: 1009208
Page 2

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

V0620100205
//APFLGRPD

JCK001146

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

Visit us at www.insurance-servicing.com
NOVEMBER 18, 2011

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Re: Policy: 1009208
Insured: SIMON BERNSTEIN

Dear SIMON BERNSTEIN,

In accordance with Illinois law, insurers are required to provide the following notice to owners of insurance policies that were issued in Illinois prior to June 1, 2011.

The Religious Freedom Protection and Civil Union Act ("the Act") creates a legal relationship between two persons of the same or opposite sex who form a civil union. The Act provides that the parties to a civil union are entitled to the same legal obligations, responsibilities, protections and benefits that are afforded or recognized by the laws of Illinois to spouses. The law further provides that a party to a civil union shall be included in any definition or use of the terms "spouse," "family," "immediate family," "dependent," "next of kin," and other terms descriptive of spousal relationships as those terms are used throughout Illinois law. This includes the terms "marriage" or "married," or variations thereon. Insurance policies are required to provide identical benefits and protections to both civil unions and marriages. If policies of insurance provide coverage for children, the children of civil unions must also be provided coverage. The Act also requires recognition of civil unions or same sex civil unions or marriages legally entered into in other jurisdictions.

For more information regarding the Act, refer to 750 ILCS 75/1 et seq. Examples of the interaction between the Act and existing law can be found in the Illinois Insurance Facts, Civil Unions and Insurance Benefits document available on the Illinois Department of Insurance's website at www.insurance.illinois.gov.

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

JCK001147

Heritage Union Life Insurance Company
PO Box 1147 Jacksonville IL 62651-1147
Visit us at www.insurance-servicing.com

PHONE 1-800-825-0003
FAX 1-803-333-7842

December 01, 2011

Simon Bernstein
7020 Lions Head
Boca Raton FL 33496

11/27/11

Re: Insured - Simon Bernstein
Policy Number - 1009208
Policy Termination Date - December 01, 2011

NOTICE OF POLICY TERMINATION

Dear Simon Bernstein,

We regret to advise you that this policy has terminated due to insufficient cash value to cover the cost of insurance and expenses. 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 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 1-800-825-0003 Monday through Friday, from 7:30 AM to 4:30 PM Central Standard Time.

Sincerely,

Client Services

//APFLLPSE
V02012406

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

Visit us at www.insurance-servicing.com
DECEMBER 12, 2011

Simon Bernstein
7020 Lions Head
Boca Raton FL 33496

RE: Insured: Simon Bernstein
Policy Number: 1009208
Planned Periodic Premium: \$99,416.00
Total Amount Required to Continue Coverage: \$48,254.06

NOTICE OF POLICY GRACE PERIOD

Dear Simon Bernstein:

Your policy does not have sufficient value to pay the monthly deductions now past due and has entered its grace period. In order to keep your valuable coverage in force, remit your payment so that it is received at the address shown below on or before February 12, 2012, which is the end of your Grace Period. If payment is not received at the address shown below on or before February 12, 2012, your coverage will terminate effective February 12, 2012 unless your policy has a net cash value and provides for and coverage continues under any of the following: 1) a nonforfeiture option, 2) an option to discontinue premium payments, or 3) an automatic premium loan election. Common nonforfeiture options are the purchase of extended term insurance, the purchase of reduced paid-up insurance or you may surrender your policy for the net cash value. Refer to your policy for time limits and options available.

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 371425
Pittsburgh, PA 15250-7425

If you are making your Planned Periodic Premium payments when billed, the amount and/or frequency is not sufficient to keep your coverage in force. In order to prevent this from happening in the future, 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 Planned Periodic Premium is necessary.

If this policy should terminate, you may be eligible for reinstatement. The reinstatement of terminated coverage will require evidence of insurability, underwriting approval and payment of all past due premiums during the lifetime of the insured.

JCK001149

Re: Insured: Simon Bernstein
Policy Number: 1009208
Page 2

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

V0620100205
//APFLGRPD

JCK001150

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

Visit us at www.insurance-servicing.com
DECEMBER 27, 2011

Simon Bernstein
7020 Lions Head
Boca Raton FL 33496

RE: Insured: Simon Bernstein
Policy Number: 1009208
Planned Periodic Premium: \$108,927.00
Total Amount Required to Continue Coverage: \$26,455.34

NOTICE OF POLICY GRACE PERIOD

Dear Simon Bernstein:

Your policy does not have sufficient value to pay the monthly deductions now past due and has entered its grace period. In order to keep your valuable coverage in force, remit your payment so that it is received at the address shown below on or before March 03, 2012, which is the end of your Grace Period. If payment is not received at the address shown below on or before March 03, 2012, your coverage will terminate effective March 03, 2012 unless your policy has a net cash value and provides for and coverage continues under any of the following: 1) a nonforfeiture option, 2) an option to discontinue premium payments, or 3) an automatic premium loan election. Common nonforfeiture options are the purchase of extended term insurance, the purchase of reduced paid-up insurance or you may surrender your policy for the net cash value. Refer to your policy for time limits and options available.

HERITAGE UNION LIFE INSURANCE COMPANY
PO Box 371425
Pittsburgh, PA 15250-7425

If you are making your Planned Periodic Premium payments when billed, the amount and/or frequency is not sufficient to keep your coverage in force. In order to prevent this from happening in the future, 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 Planned Periodic Premium is necessary.

If this policy should terminate, you may be eligible for reinstatement. The reinstatement of terminated coverage will require evidence of insurability, underwriting approval and payment of all past due premiums during the lifetime of the insured.

JCK001151

Re: Insured: Simon Bernstein
Policy Number: 1009208
Page 2

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

V0620100205
//APFLGRPD

JCK001152

Heritage Union Life Insurance Company
PO Box 1147 Jacksonville IL 62651-1147
Visit us at www.insurance-servicing.com

PHONE 1-800-825-0003
FAX 1-803-333-7842

November 13, 2012

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

RE: Insured - Simon Bernstein
Policy Number - 1009208

Dear Simon Bernstein,

In accordance with the loan interest rate provision of your insurance policy, on December 27, 2012, the loan interest rate for your policy will be changed to 5.210 percent. Refer to your policy for additional details regarding this interest rate change.

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

Sincerely,

Client Services

//APVLOANI*1009208 *33496
VO2111022101-C044L

JCK001153

**Policy Number
1009208**

Billing Notices

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 1147
 Jacksonville, IL 62651-1147
 1-800-825-0003

PAYMENT NOTICE

SIMON BERNSTEIN
 7020 LIONS HEAD
 BOCA RATON FL 33496

POLICY NO.	INSURED	DUE DATE	DESCRIPTION	AMOUNT
1009208	SIMON BERNSTEIN	12/27/05	NO PREMIUM DUE LOAN INTEREST DUE	\$0.00 \$6,888.19
AMOUNT DUE				\$6,888.19

IMPORTANT INFORMATION:

Paying by check authorizes Annuity & Life Reassurance, Inc. to send the information from your check electronically to your bank for payment. Your account will be debited in the amount of your check and the transaction will appear on your bank statement. You will not receive your cancelled check back. If we cannot post the transaction electronically, you authorize us to present a copy of your check for payment.

There is no premium due at this time.

LOAN INFORMATION:

LOAN PRINCIPAL \$132,210.89
 LOAN INTEREST \$6,888.19
 LOAN BALANCE \$139,099.08

SEE REVERSE SIDE FOR OUR PRIVACY POLICY

RETAIN THIS PORTION FOR YOUR RECORDS

RETURN THIS PORTION WITH YOUR PAYMENT

POLICY NUMBER 1009208	INSURED'S NAME SIMON BERNSTEIN
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MAKE CHECK PAYABLE TO ANNUITY & LIFE REASSURANCE, INC.

- Making multiple full payments.
- Mailing address change indicated on back.

Enclose your payment with this coupon and send to:

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 830043
 Baltimore, MD 21283-0043

Amount Due on 12/27/05		\$6,888.19
Premium Payment	\$0.00	\$
Less Dividend Reduction	\$0.00	\$
Loan Repayment	\$6,888.19	\$
Total Amount Due	\$6,888.19	\$
Additional Payment		\$
Total Amount Enclosed		\$

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JCK001155

OUR PRIVACY POLICY
Required by the federal Gramm-Leach-Bliley Act and state privacy law
(State law will apply if it provides more protection than federal law.)
ANNUITY & LIFE REASSURANCE, INC.

We are committed to keeping the non-public personal information ("NPI") we collect confidential and secure. We want to let you know how we protect your privacy. Our Privacy Policy applies to potential, current and former customers.

How do we protect your privacy?

- We restrict access to NPI to our employees who need it for their jobs.
- We require anyone outside our corporate family (nonaffiliates) who perform services for us to conform to our privacy standards. We also require them not to use your NPI for any other purpose.
- We verify that any person asking for your NPI is entitled to it before we give it.
- We collect your health information only with your written authorization.
- We disclose your NPI only as permitted or required by law.
- We do not disclose your NPI to others for their own marketing purposes.
- We do not reveal your health, character, personal habits or reputation to anyone for marketing purposes.
- We maintain physical, electronic, and procedural safeguards to protect your NPI.

What information do we collect?

We need some NPI to determine if you are eligible for our products. Once a contract is issued, we typically only seek NPI when someone asks for more coverage or submits a claim. Some examples of what we may collect:

- Data you provide on applications (name, address, date of birth, Social Security number, income, beneficiary).
- Medical information from health care providers obtained with your authorization.
- Information about your policies with us or our affiliates (policy number, coverage, premium, payment history).
- As you have authorized: credit reports from consumer reporting agencies; driving records from the Bureau of Motor Vehicles; medical records from the Medical Information Bureau. (NPI obtained from insurance support organizations may be kept by them and disclosed to others.)

To whom do we disclose information?

We may share your NPI when you ask or authorize us to do so. Also, the law allows certain disclosures without your authorization. We may share some or all of your NPI with affiliates or nonaffiliates, as permitted or required by law. Examples of who we may share NPI with:

- Nonaffiliates under contract with us, such as claims, billing, and customer service vendors and insurance agents; affiliates that help us provide services or audit our operations.
- A consumer reporting agency to detect or prevent fraud.
- A regulatory, legal or government authority, for a compliance audit or under a subpoena or court order.
- Affiliates or nonaffiliates that market our products. The parties we may share NPI with include life and health insurers, insurance agents, and marketing firms. The law does not allow you to opt out of these disclosures. We may share your name, address, product purchased, and policy number for these purposes.

What are your rights?

- You have the right to know what NPI we have collected about you; this does not apply to NPI that relates to an actual or possible claim or civil or criminal action. You may ask us in writing to correct any NPI you believe is not correct.
- You may ask us in writing for a list of those to whom we have disclosed your medical records within the past two years.
- If we wish to disclose your NPI for reasons not allowed by law, we will ask for your written authorization. If you give it to us, you may revoke it at any time. Revocation is subject to the rights of anyone who acted in reliance of your authorization before it was revoked.
- We may change our Privacy Policy from time to time. If we do, we will provide you with all the legal rights you are entitled to. This privacy notice supersedes all prior notices we may have provided to you.

How do you contact us?

You may write to us at the following address: Annuity & Life Reassurance, Inc, 1275 Sandusky Road, Jacksonville, IL 62650.

03/04 Privacy Notice

CHANGE OF ADDRESS - PLEASE PRINT
CHECK BOX FOR ADDRESS TO BE CHANGED

<input type="checkbox"/>	PAYOR	
<input type="checkbox"/>	INSURED	
<input type="checkbox"/>	OWNER	
		ZIP

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 1147
 Jacksonville, IL 62651-1147
 1-800-825-0003

PAYMENT NOTICE

SIMON BERNSTEIN
 7020 LIONS HEAD
 BOCA RATON FL 33496

POLICY NO.	INSURED	DUE DATE	DESCRIPTION	AMOUNT
1009208	SIMON BERNSTEIN	12/27/05	QUARTERLY PREMIUM DUE	\$25,852.75
AMOUNT DUE				\$25,852.75

IMPORTANT INFORMATION:

Paying by check authorizes Annuity & Life Reassurance, Inc. to send the information from your check electronically to your bank for payment. Your account will be debited in the amount of your check and the transaction will appear on your bank statement. You will not receive your cancelled check back. If we cannot post the transaction electronically, you authorize us to present a copy of your check for payment.

SEE REVERSE SIDE FOR OUR PRIVACY POLICY

RETAIN THIS PORTION FOR YOUR RECORDS

RETURN THIS PORTION WITH YOUR PAYMENT

POLICY NUMBER 1009208	INSURED'S NAME SIMON BERNSTEIN
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MAKE CHECK PAYABLE TO ANNUITY & LIFE REASSURANCE, INC.

- Making multiple full payments.
- Mailing address change indicated on back.

Enclose your payment with this coupon and send to:

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 830043
 Baltimore, MD 21283-0043

Amount Due on 12/27/05		\$25,852.75
Premium Payment	\$25,852.75	\$
Less Dividend Reduction	\$0.00	\$
Loan Repayment	\$0.00	\$
Total Amount Due	\$25,852.75	\$
Additional Payment		\$
Total Amount Enclosed		\$

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JCK001157

OUR PRIVACY POLICY
Required by the federal Gramm-Leach-Bliley Act and state privacy law
(State law will apply if it provides more protection than federal law.)
ANNUITY & LIFE REASSURANCE, INC.

We are committed to keeping the non-public personal information ("NPI") we collect confidential and secure. We want to let you know how we protect your privacy. Our Privacy Policy applies to potential, current and former customers.

How do we protect your privacy?

- We restrict access to NPI to our employees who need it for their jobs.
- We require anyone outside our corporate family (nonaffiliates) who perform services for us to conform to our privacy standards. We also require them not to use your NPI for any other purpose.
- We verify that any person asking for your NPI is entitled to it before we give it.
- We collect your health information only with your written authorization.
- We disclose your NPI only as permitted or required by law.
- We do not disclose your NPI to others for their own marketing purposes.
- We do not reveal your health, character, personal habits or reputation to anyone for marketing purposes.
- We maintain physical, electronic, and procedural safeguards to protect your NPI.

What information do we collect?

We need some NPI to determine if you are eligible for our products. Once a contract is issued, we typically only seek NPI when someone asks for more coverage or submits a claim. Some examples of what we may collect:

- Data you provide on applications (name, address, date of birth, Social Security number, income, beneficiary).
- Medical information from health care providers obtained with your authorization.
- Information about your policies with us or our affiliates (policy number, coverage, premium, payment history).
- As you have authorized: credit reports from consumer reporting agencies; driving records from the Bureau of Motor Vehicles; medical records from the Medical Information Bureau. (NPI obtained from insurance support organizations may be kept by them and disclosed to others.)

To whom do we disclose information?

We may share your NPI when you ask or authorize us to do so. Also, the law allows certain disclosures without your authorization. We may share some or all of your NPI with affiliates or nonaffiliates, as permitted or required by law. Examples of who we may share NPI with:

- Nonaffiliates under contract with us, such as claims, billing, and customer service vendors and insurance agents; affiliates that help us provide services or audit our operations.
 - A consumer reporting agency to detect or prevent fraud.
 - A regulatory, legal or government authority, for a compliance audit or under a subpoena or court order.
 - Affiliates or nonaffiliates that market our products. The parties we may share NPI with include life and health insurers, insurance agents, and marketing firms.
- The law does not allow you to opt out of these disclosures. We may share your name, address, product purchased, and policy number for these purposes.

What are your rights?

- You have the right to know what NPI we have collected about you; this does not apply to NPI that relates to an actual or possible claim or civil or criminal action. You may ask us in writing to correct any NPI you believe is not correct.
- You may ask us in writing for a list of those to whom we have disclosed your medical records within the past two years.
- If we wish to disclose your NPI for reasons not allowed by law, we will ask for your written authorization. If you give it to us, you may revoke it at any time. Revocation is subject to the rights of anyone who acted in reliance of your authorization before it was revoked.
- We may change our Privacy Policy from time to time. If we do, we will provide you with all the legal rights you are entitled to. This privacy notice supersedes all prior notices we may have provided to you.

How do you contact us?

You may write to us at the following address: Annuity & Life Reassurance, Inc, 1275 Sandusky Road, Jacksonville, IL 62650.

03/04 Privacy Notice

CHANGE OF ADDRESS - PLEASE PRINT
CHECK BOX FOR ADDRESS TO BE CHANGED

<input type="checkbox"/>	PAYOR	
<input type="checkbox"/>	INSURED	
<input type="checkbox"/>	OWNER	
		ZIP

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 1147
 Jacksonville, IL 62651-1147
 1-800-825-0003

PAYMENT NOTICE

SIMON BERNSTEIN
 7020 LIONS HEAD
 BOCA RATON FL 33496

POLICY NO.	INSURED	DUE DATE	DESCRIPTION	AMOUNT
1009208	SIMON BERNSTEIN	03/27/06	QUARTERLY PREMIUM DUE	\$25,852.75
AMOUNT DUE				\$25,852.75

IMPORTANT INFORMATION:

Paying by check authorizes Annuity & Life Reassurance, Inc. to send the information from your check electronically to your bank for payment. Your account will be debited in the amount of your check and the transaction will appear on your bank statement. You will not receive your cancelled check back. If we cannot post the transaction electronically, you authorize us to present a copy of your check for payment.

SEE REVERSE SIDE FOR OUR PRIVACY POLICY

RETAIN THIS PORTION FOR YOUR RECORDS

RETURN THIS PORTION WITH YOUR PAYMENT

POLICY NUMBER 1009208	INSURED'S NAME SIMON BERNSTEIN
---------------------------------	--

MAKE CHECK PAYABLE TO ANNUITY & LIFE REASSURANCE, INC.

- Making multiple full payments.
- Mailing address change indicated on back.

Enclose your payment with this coupon and send to:

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 830043
 Baltimore, MD 21283-0043

Amount Due on 03/27/06		\$25,852.75
Premium Payment	\$25,852.75	\$
Less Dividend Reduction	\$0.00	\$
Loan Repayment	\$0.00	\$
Total Amount Due	\$25,852.75	\$
Additional Payment		\$
Total Amount Enclosed		\$

193130303932303840404000000000000003270603025852750611802585275000000007

JCK001159

OUR PRIVACY POLICY
Required by the federal Gramm-Leach-Bliley Act and state privacy law
(State law will apply if it provides more protection than federal law.)
ANNUITY & LIFE REASSURANCE, INC.

We are committed to keeping the non-public personal information ("NPI") we collect confidential and secure. We want to let you know how we protect your privacy. Our Privacy Policy applies to potential, current and former customers.

How do we protect your privacy?

- We restrict access to NPI to our employees who need it for their jobs.
- We require anyone outside our corporate family (nonaffiliates) who perform services for us to conform to our privacy standards. We also require them not to use your NPI for any other purpose.
- We verify that any person asking for your NPI is entitled to it before we give it.
- We collect your health information only with your written authorization.
- We disclose your NPI only as permitted or required by law.
- We do not disclose your NPI to others for their own marketing purposes.
- We do not reveal your health, character, personal habits or reputation to anyone for marketing purposes.
- We maintain physical, electronic, and procedural safeguards to protect your NPI.

What information do we collect?

We need some NPI to determine if you are eligible for our products. Once a contract is issued, we typically only seek NPI when someone asks for more coverage or submits a claim. Some examples of what we may collect:

- Data you provide on applications (name, address, date of birth, Social Security number, income, beneficiary).
- Medical information from health care providers obtained with your authorization.
- Information about your policies with us or our affiliates (policy number, coverage, premium, payment history).
- As you have authorized: credit reports from consumer reporting agencies; driving records from the Bureau of Motor Vehicles; medical records from the Medical Information Bureau. (NPI obtained from insurance support organizations may be kept by them and disclosed to others.)

To whom do we disclose information?

We may share your NPI when you ask or authorize us to do so. Also, the law allows certain disclosures without your authorization. We may share some or all of your NPI with affiliates or nonaffiliates, as permitted or required by law. Examples of who we may share NPI with:

- Nonaffiliates under contract with us, such as claims, billing, and customer service vendors and insurance agents; affiliates that help us provide services or audit our operations.
- A consumer reporting agency to detect or prevent fraud.
- A regulatory, legal or government authority, for a compliance audit or under a subpoena or court order.
- Affiliates or nonaffiliates that market our products. The parties we may share NPI with include life and health insurers, insurance agents, and marketing firms. The law does not allow you to opt out of these disclosures. We may share your name, address, product purchased, and policy number for these purposes.

What are your rights?

- You have the right to know what NPI we have collected about you; this does not apply to NPI that relates to an actual or possible claim or civil or criminal action. You may ask us in writing to correct any NPI you believe is not correct.
- You may ask us in writing for a list of those to whom we have disclosed your medical records within the past two years.
- If we wish to disclose your NPI for reasons not allowed by law, we will ask for your written authorization. If you give it to us, you may revoke it at any time. Revocation is subject to the rights of anyone who acted in reliance of your authorization before it was revoked.
- We may change our Privacy Policy from time to time. If we do, we will provide you with all the legal rights you are entitled to. This privacy notice supersedes all prior notices we may have provided to you.

How do you contact us?

You may write to us at the following address: Annuity & Life Reassurance, Inc, 1275 Sandusky Road, Jacksonville, IL 62650.

03/04 Privacy Notice

CHANGE OF ADDRESS - PLEASE PRINT
CHECK BOX FOR ADDRESS TO BE CHANGED

<input type="checkbox"/>	PAYOR	
<input type="checkbox"/>	INSURED	
<input type="checkbox"/>	OWNER	
		ZIP

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 1147
 Jacksonville, IL 62651-1147
 1-800-825-0003

PAYMENT NOTICE

SIMON BERNSTEIN
 7020 LIONS HEAD
 BOCA RATON FL 33496

POLICY NO.	INSURED	DUE DATE	DESCRIPTION	AMOUNT
1009208	SIMON BERNSTEIN	06/27/06	QUARTERLY PREMIUM DUE	\$25,852.75
AMOUNT DUE				\$25,852.75

IMPORTANT INFORMATION:

Paying by check authorizes Annuity & Life Reassurance, Inc. to send the information from your check electronically to your bank for payment. Your account will be debited in the amount of your check and the transaction will appear on your bank statement. You will not receive your cancelled check back. If we cannot post the transaction electronically, you authorize us to present a copy of your check for payment.

SEE REVERSE SIDE FOR OUR PRIVACY POLICY

RETAIN THIS PORTION FOR YOUR RECORDS

RETURN THIS PORTION WITH YOUR PAYMENT

POLICY NUMBER 1009208	INSURED'S NAME SIMON BERNSTEIN
---------------------------------	--

MAKE CHECK PAYABLE TO ANNUITY & LIFE REASSURANCE, INC.

- Making multiple full payments.
- Mailing address change indicated on back.

Enclose your payment with this coupon and send to:

ANNUITY & LIFE REASSURANCE, INC.
 PO Box 830043
 Baltimore, MD 21283-0043

Amount Due on 06/27/06	\$25,852.75
Premium Payment	\$25,852.75
Less Dividend Reduction	\$0.00
Loan Repayment	\$0.00
Total Amount Due	\$25,852.75
Additional Payment	\$
Total Amount Enclosed	\$

19313030393230384040400000000000006270603025852750621002585275000000009

JCK001161

OUR PRIVACY POLICY
Required by the federal Gramm-Leach-Bliley Act and state privacy law
(State law will apply if it provides more protection than federal law.)
ANNUITY & LIFE REASSURANCE, INC.

We are committed to keeping the non-public personal information ("NPI") we collect confidential and secure. We want to let you know how we protect your privacy. Our Privacy Policy applies to potential, current and former customers.

How do we protect your privacy?

- We restrict access to NPI to our employees who need it for their jobs.
- We require anyone outside our corporate family (nonaffiliates) who perform services for us to conform to our privacy standards. We also require them not to use your NPI for any other purpose.
- We verify that any person asking for your NPI is entitled to it before we give it.
- We collect your health information only with your written authorization.
- We disclose your NPI only as permitted or required by law.
- We do not disclose your NPI to others for their own marketing purposes.
- We do not reveal your health, character, personal habits or reputation to anyone for marketing purposes.
- We maintain physical, electronic, and procedural safeguards to protect your NPI.

What information do we collect?

We need some NPI to determine if you are eligible for our products. Once a contract is issued, we typically only seek NPI when someone asks for more coverage or submits a claim. Some examples of what we may collect:

- Data you provide on applications (name, address, date of birth, Social Security number, income, beneficiary).
- Medical information from health care providers obtained with your authorization.
- Information about your policies with us or our affiliates (policy number, coverage, premium, payment history).
- As you have authorized: credit reports from consumer reporting agencies; driving records from the Bureau of Motor Vehicles; medical records from the Medical Information Bureau. (NPI obtained from insurance support organizations may be kept by them and disclosed to others.)

To whom do we disclose information?

We may share your NPI when you ask or authorize us to do so. Also, the law allows certain disclosures without your authorization. We may share some or all of your NPI with affiliates or nonaffiliates, as permitted or required by law. Examples of who we may share NPI with:

- Nonaffiliates under contract with us, such as claims, billing, and customer service vendors and insurance agents; affiliates that help us provide services or audit our operations.
- A consumer reporting agency to detect or prevent fraud.
- A regulatory, legal or government authority, for a compliance audit or under a subpoena or court order.
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ANNUITY & LIFE REASSURANCE, INC.
 PO Box 1147
 Jacksonville, IL 62651-1147
 1-800-825-0003

PAYMENT NOTICE

SIMON BERNSTEIN
 7020 LIONS HEAD
 BOCA RATON FL 33496

POLICY NO.	INSURED	DUE DATE	DESCRIPTION	AMOUNT
1009208	SIMON BERNSTEIN	09/27/06	QUARTERLY PREMIUM DUE	\$25,852.75
AMOUNT DUE				\$25,852.75

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POLICY NUMBER 1009208	INSURED'S NAME SIMON BERNSTEIN
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 Baltimore, MD 21283-0043

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Premium Payment	\$25,852.75	\$
Less Dividend Reduction	\$0.00	\$
Loan Repayment	\$0.00	\$
Total Amount Due	\$25,852.75	\$
Additional Payment		\$
Total Amount Enclosed		\$

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JCK001163

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