

AWD History for Work object key 2011-07-13-12.09.13.048221T01

JLIFE - DOICOMP - SRMAILED - 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 1:59:40PM

0===

Begin Date: 2011-07-15 Flags: 9990N0
Begin Time: 09:56:27 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-15
Status: SRMAILED End Time: 09:57:10
Queue: END
User Name: WADDELL, DIANE H
DTM Description:
Comments:

Begin Date: 2011-07-15 Flags: 9990N0
Begin Time: 09:56:18 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-15
Status: SRMAILED End Time: 09:56:22
Queue: END
User Name: WADDELL, DIANE H
DTM Description:
Comments:

Begin Date: 2011-07-14 Flags: 9990N0
Begin Time: 19:11:30 DTM Job Name:
User Id: SJACODA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-14
Status: SRMAILED End Time: 19:11:36
Queue: END
User Name: JACOBS, DEBBIE A
DTM Description:
Comments:

Begin Date: 2011-07-14 Flags:
Begin Time: 16:20:53 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-14
Status: End Time: 16:20:53

AWD History for Work object key 2011-07-13-12.09.13.048221T01

JLIFE - DOICOMP - SRMAILED - 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 1:59:40PM

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Queue:
User Name: WADDELL, DIANE H
DTM Description:
Comments: Broke relationship with a Child -
Key:2011-07-13-16.18.16.695281/O/01

Begin Date: 2011-07-14 Flags: 9990N0
Begin Time: 10:40:25 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-14
Status: SUGGRESF End Time: 10:43:24
Queue: CLIENT
User Name: WADDELL, DIANE H
DTM Description:
Comments:

Begin Date: 2011-07-14 Flags: 9990N0
Begin Time: 09:54:38 DTM Job Name:
User Id: JDLOUTR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-14
Status: APPROVED End Time: 09:54:46
Queue: EPROCESS
User Name: DLOUHY, TOM
DTM Description:
Comments:

Begin Date: 2011-07-13 Flags: 9990N0
Begin Time: 18:09:22 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-13
Status: REVIEW End Time: 18:12:26
Queue: COMP
User Name: WADDELL, DIANE H
DTM Description:
Comments:

JCK000239

AWD History for Work object key 2011-07-13-12.09.13.048221T01

JLIFE - DOICOMP - SRMAILED - 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 1:59:40PM

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Begin Date: 2011-07-13 Flags: 9990N0
Begin Time: 18:08:57 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-13
Status: REVIEW End Time: 18:09:16
Queue: COMP
User Name: WADDELL, DIANE H
DTM Description:
Comments:

Begin Date: 2011-07-13 Flags: 9990N0
Begin Time: 12:23:19 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: DOICOMP End Date: 2011-07-13
Status: FAXED End Time: 12:26:39
Queue: PROCESS
User Name: WADDELL, DIANE H
DTM Description:
Comments:

Begin Date: 2011-07-13 Flags: 8450N0
Begin Time: 12:09:13 DTM Job Name:
User Id: FAXSRVR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: COMPLAINT End Date: 2011-07-13
Status: FAXED End Time: 12:09:13
Queue: PROCESS
User Name: Fax Server UserId, BATCH
DTM Description:
Comments:

JCK000240

COMPLAINT PROCESSING FORM
This form is to accompany all complaints and response letters.

Service Center Location Jacksonville

Due to Complaint Manager:
07/14/2011
By 12:00 Noon
 NEW
 STATUS

COMPLAINT INFORMATION

Complaint Type: (Check One)

- Department of Insurance
- Consumer Written (or Minnesota Oral) - Type A (For Type A, check all subtypes that apply.)
 - To Pres/Exec Attorney Sent/Threat/Copied DOI Threat/Copied Gov't Agency/Rep.
- Consumer Written (or Minnesota Oral) - Type B

Complaint Information:

Insured Name Bernstein, Simon
 Complainant Name Bernstein, Simon
 Policy Owner Name _____
 Company Name Heritage Union Block of Business Heritage Union
 Agent Name _____
 Policy No. 1009208 Policy Type UL
 State FL Claim No. _____

SERVICE CENTER PROCESSING

Corrective Action Necessary? Yes No If yes, describe action: _____

I have read, understand and approved the written proposed response letter and believe it is true, accurate, complete and appropriate.

By _____ Date _____
Senior Complaint Specialist

By _____ Date _____
Service Center Manager

COMPLAINT MANAGER APPROVAL OF TYPE B COMPLAINTS

By _____ Date _____
Complaint Manager



**FW: FL Dept. of Financial Services [Service Request
Number:1-705957085]
Gabor Molnar to: Joan_Olson, Debbie_Jacobs**

07/12/2011 07:18 PM

History: This message has been forwarded.

I believe this is one of your policies. Thanks

Gábor Molnár, Controller
Heritage Union, LLC
115 South 15th Street, Suite 500
Richmond, VA 23219
P: 804.212.2815
F: 804.213.0051
gabor.molnar@heritageunion.com



HERITAGE UNION

From: Nick Brown [mailto:Nick.Brown@myfloridacfo.com]
Sent: Tuesday, July 12, 2011 11:43 AM
To: Gabor Molnar
Cc: ServicePoint
Subject: FL Dept. of Financial Services [Service Request Number:1-705957085]
Importance: High

STIPULATION IN PROCESS

DFS Contact:

To date, our office has not received a response from your company regarding the following inquiry. This failure to respond is in violation of section 20.121(2)(h)2, Florida Statutes. Further, section 20.121(2)(h)2, Florida Statutes, provides for penalties of up to \$2,500 for such violations.

Please reference the following Service Request Detail and send your response to our office immediately.

Service Request Detail

SR Number: 1-705957085

Consumer Information:

Name: SIMON L. BERNSTEIN
Home Phone #:

Work Phone #: (561) 988-9984
 Cell Phone #: (561) 302-2598
 Address 1: 850 PENINSULA CORPORATE CIRCLE, SUITE 3010
 Address 2:
 City: BOCA RATON
 State: FL
 Zip: 33487

Service Request Information:

Policy Number: 1009208
 Claim Number:
 Service Point Company: HERITAGE UNION LIFE INSURANCE COMPANY
 Special Category:
 Insurance Area: Life Insurance
 Insurance Sub-area: Universal Life
 Reason Code: Cancellation Issue
 Mediation Requested?:

Service Request Description: Simon Bernstein, the Insured, purchased a Universal Life (UL) policy with your company about 35 years ago. In October 2010, his Executive Assistant, Diana Banks (Diana), contacted your company by phone to get the minimum premium payment due for that quarter. Diana calls your company every quarter to make the minimum payments in order to keep the policy in force. On that particular phone call, Diana was advised that the minimum premium due was \$11,180, and payment was issued accordingly. The check was paid and cancelled by the bank on October, 15, 2010. The insured further indicates he received a letter dated October 26, 2010, indicating that his policy had lapsed without any additional information. On November 8, 2010, he received a second letter indicating that his policy lapsed effective October 27, 2010, for non-payment of premium. Diana contacted your company to inquire about the lapse and learned the policy had cancelled because the minimum premium payment fell short by \$2,333. She offered to pay the difference right away but your company did not accept the payment. However, Diana was advised that your company agreed to take the policy back to the Underwriting Department for reinstatement. The insured further indicates a final letter was issued to him advising that the policy could not be reinstated. At this point, the insured is requesting the reinstatement of his policy. He further indicates he never received a notice of cancellation indicating that his premium payment fell short by \$2,333. He came to know this information right after the policy was cancelled. Please advise your position on this matter and provide a copy of all the Notices of Cancellation that were mailed to the insured along with proof of mailing. Please also advise whether the wrong premium amount was communicated to Diana by phone. Thank you.

Specialist Information:

Name: Iker Aranguren
 Phone Number: (727) 587-7284
 Email Address: iker.aranguren@myfloridacfo.com

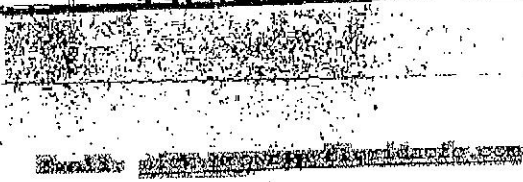
To avoid penalty, your complete response is expected no later than the close of business, Thursday, July 14, 2011. Send your response to this email address (Nick.Brown@MyFloridaCFO.com). Please let me know if you have any further questions or concerns.

Failure to timely respond to this email will result in a Settlement Stipulation for Consent Order being sent to the president of your company.

Please let me know if you have any further questions or concerns.

Sincerely,

Nicholas Brown, B.S., MPA
 Government Analyst
 Florida Department of Financial Services
 Division of Consumer Services
 Bureau of Education, Advocacy & Research
 Phone: 850.413.5842 Fax: 850.488.6372



COMPLAINT PROCESSING FORM

This form is to accompany all complaints and response letters.

Service Center Location JACKSONVILLE

Due to Complaint
Manager:
2011-07-14

COMPLAINT INFORMATION

NEW
 STATUS

Complaint Type: (Check One)

- Department of Insurance
 Consumer Written (or Minnesota Oral) – Type A (For Type A, check all subtypes that apply.)
 To Pres/Exec Attorney Sent/Threat/Copied DOI Threat/Copied Gov't Agency/Rep.
 Consumer Written (or Minnesota Oral) – Type B

Complaint Information:

Insured Name: SIMON BERNSTEIN	Complainant Name: SIMON BERNSTEIN
Policy Owner Name: SIMON BERNSTEIN	
Agent Name: {AGTF} UNKNOWN	
Policy No: 1009208	Company Name: HULIC
State: FL	Block of Business: HERITAGE UNION - JACKSONVILLE
Policy Type: ISWL (UL ON CL)	Claim No: NA

SERVICE CENTER PROCESSING

Corrective Action Necessary? Yes No

If yes, describe action: REINSTATE W/O UW

I have read, understand and approved the written proposed response letter and believe it is true, accurate, complete and appropriate.

By *Simon Waddell* Date 7/14/11
Senior Complaint Specialist

By *Thomas A. Olney* Date 7/14/11
Service Center Manager

COMPLAINT MANAGER APPROVAL OF TYPE B COMPLAINTS

By _____ Date _____
Complaint Manager



P.O. Box 1147, Jacksonville, Illinois 62651-1147
Phone: 800-825-0003 Fax: 803-333-7842

July 14, 2011

Via E-Mail

Nicholas Brown, B.S., MPA
Government Analyst
Florida Department of Financial Services
Division of Consumer Services
Bureau of Education, Advocacy and Research
200 East Gaines Street
Tallahassee, FL 32399-0322

RE: Service Request Number: 1-705957085
Insured: Simon Bernstein
Policy Owner/Complainant: Simon Bernstein
Policy Number: 1009208
NAIC Number: 62421 - Heritage Union Life Insurance Company

Dear Mr. Brown:

Your correspondence dated July 12, 2011 addressed to Gabor Molnar regarding the above-referenced policy has been referred to my attention for a response.

Upon our receipt of your correspondence, we conducted a thorough review of our policy records. Based on our review, we will make a one-time exception and return policy number 1009208 to an active premium-paying status upon receipt of a payment in the amount of \$76,255.00 within 14 days from the date of this letter (July 28, 2011). Please have the payment mailed to the address noted below in order to expedite our processing:

Debbie Jacobs
12750 Merit Drive, Suite 500
Dallas, TX 75251

If the required payment is not received by July 28, 2011, the policy will remain terminated.

This individual non-participating interest sensitive Current Value Life insurance policy with a sum insured (death benefit) of \$1,689,070.00 was issued on December 27, 1982 insuring the life of Simon Bernstein. The policy was issued by Capitol Bankers Life Insurance Company, now known as Heritage Union Life Insurance Company. The policy provides for the payment of premiums during the lifetime of the insured or to age 100.

Our records indicate that we mailed our Notice of Policy Grace Period dated August 27, 2010 to Mr. Bernstein's address of record notifying him that the policy was in the grace period and a payment of \$24,735.16 was needed on or before October 28, 2010 in order for the policy to continue in force. We also advised if the payment was not received and the policy terminated, reinstatement of the policy would require evidence of insurability, underwriting approval, and

Nicholas Brown, B. S., MPA
Service Request Number: 1-705957085
Policy Number: 1009208
July 14, 2011
Page 2

payment of all past due premiums during the lifetime of the insured. We also mailed the September 27, 2010 quarterly Payment Notice on August 30, 2010 for the premium due in the amount of \$34,397.20. This notice also advised Mr. Bernstein that the payment was needed by the due date shown on the policy would enter the grace period.

We were contacted by telephone on September 9, 2010 and requested to provide the minimum premium needed to keep the policy in force for the next year. We mailed our letter dated September 20, 2010 (attached) advising that a payment of \$11,180.00 was needed on or before October 28, 2010, and as of September 17, 2010, the annual premium had been changed to \$31,831.00. However, this letter was in error as we should have stated that the quarterly premium had been changed to \$31,831.00. Please note that the amount of \$11,180.00 was correct on the day of Diana's phone call to our office had the amount of \$31,831.00 also been paid by the September 27, 2010 due date. However, it doesn't appear that this was sufficiently communicated to her.

We received the payment of \$11,180.00 on October 15, 2010, which was applied to the policy. However, when we did not receive a payment sufficient to bring the loan amount to below the policy value, the policy lapsed as we advised in our letter dated October 29, 2010. As requested, attached are copies of the cancellation notices.

We subsequently provided Mr. Bernstein with the reinstatement forms on November 12, 2010 and November 15, 2010, which were returned to us for review. Upon our review of the completed reinstatement forms, we found that we were unable to approve reinstatement of the policy as we advised in our letter dated March 9, 2011. However, due to the confusion with regard to our letter dated September 20, 2010 and as stated on the first page of this letter, we will return the policy to an active premium-paying basis upon receipt of a payment of \$76,255.00, which will cover the overloan amount and pay premiums to December 27, 2011. If the payment is not received within 14 days from the date of this letter (July 28, 2011), the policy will remain in a terminated status.

We strive to provide accurate and timely service, and we apologize for any inconvenience Mr. Bernstein may have experienced in connection with this matter. If you have any specific questions about this response, please feel free to contact me toll-free at (800) 888-9772 and select option 7 or call me directly at (972) 776-8606.

Sincerely,



Debbie Jacobs, FLMI, AIRC, PCS, HIA
Paralegal

Attachments

cc: Simon Bernstein
7020 Lions Head
Boca Raton, FL 33496

Fax Server 7/13/2011 12:43:37 PM PAGE 1/002 Fax Server

HERITAGE UNION LIFE INSURANCE COMPANY
P.O. Box 1147, Jacksonville, IL 62951-1147
Phone 800-826-0003 Fax 803-333-7842

AUGUST 27, 2010

Simon Bernstein
7020 Ligna 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 19089
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.

Fax Server

7/13/2011 12:43:37 PM PAGE

2/002

Fax Server

Re: Insured: Simon Bernstein
Policy Number: 1000208
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

V0820100208
//APFLGRPD

Heritage Union Life Insurance Company
PO Box 1147, Jacksonville, IL 62651-1147
Phone 800-825-0003 Fax 803-333-7842

September 20, 2010

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09202460

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. In order to bring this policy to a current status, please remit a premium payment of \$11,180.00 prior to grace period ending date of October 28, 2010.

Effective September 17, 2010 the annual premium has been changed to \$31,831.00.

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

JCK000250

Heritage Union Life Insurance Company

PO Box 1147, Jacksonville, FL 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

AWD History for Work object key 2011-07-19-11.00.24.254221T01

JLIFE - POLRES - 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 2:02:01PM

Begin Date: 2011-07-21 Flags:
Begin Time: 16:40:50 DTM Job Name:
User Id: JCAFFLD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-21
Status: End Time: 16:40:50
Queue:
User Name: CAFFERY, LORRIE D
DTM Description:
Comments: spoke with actuary and the amounts cannot be quoted until the policy is
reinstated... the values will depend on how the funds are applied (to loan,
premium, etc) ... couldn't fax letter as requested since we don't have
authorization to do so ... sent letter to po and included an illustration
request form for once the policy is reinstated (for future premium, etc)

Begin Date: 2011-07-21 Flags: 9996N1
Begin Time: 16:00:12 DTM Job Name:
User Id: JCAFFLD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: POLRES End Date: 2011-07-21
Status: PROCESSD1 End Time: 16:41:00
Queue: END
User Name: CAFFERY, LORRIE D
DTM Description:
Comments:

Begin Date: 2011-07-20 Flags:
Begin Time: 10:52:50 DTM Job Name:
User Id: JLOGEAF DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-20
Status: End Time: 10:52:50
Queue:
User Name: LOGEMANN, ANNE F
DTM Description:
Comments: Spoke with permission to Diana Banks - please fax this information to them
asap at:

561-988-0833 as well as mailing it.

Begin Date: 2011-07-20 Flags:

AWD History for Work object key 2011-07-19-11.00.24.254221T01

JLIFE - POLRES - PROCESSD1 - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

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

Printed on Tuesday, May 07, 2013 at 2:02:01PM

Begin Time: 10:49:30 DTM Job Name:
User Id: JLOGEAF DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-20
Status: End Time: 10:49:30
Queue:
User Name: LOGEMANN, ANNE F
DTM Description:
Comments: PO needs this information in writing. They are also sending in authorization for Diana Banks to speak on behalf of the policy. Please send information out asap.

561-988-0833

Begin Date: 2011-07-20 Flags:
Begin Time: 08:45:26 DTM Job Name:
User Id: ALUDDSX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-20
Status: End Time: 08:45:26
Queue:
User Name: LUDDIE, SHANAAZ X
DTM Description:
Comments: Please assist with attached source query - please also see comments under the reinstant trnxs - policy is not on cl.

Begin Date: 2011-07-20 Flags: 9990N0
Begin Time: 08:41:47 DTM Job Name:
User Id: ALUDDSX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: POLRES End Date: 2011-07-20
Status: CSEROC End Time: 08:45:30
Queue: CSEROC
User Name: LUDDIE, SHANAAZ X
DTM Description:
Comments:

Begin Date: 2011-07-19 Flags:
Begin Time: 11:06:27 DTM Job Name:
User Id: IBALLPX DTM Return Code:
Workstation Id: DTM Task Name:

AWD History for Work object key 2011-07-19-11.00.24.254221T01

JLIFE - POLRES - PROCESSD1 - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: 1009208 Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 2:02:01PM

Business Area: DTM Next Task:
Type: End Date: 2011-07-19
Status: End Time: 11:06:27
Queue:
User Name: BALLABH, PREM X
DTM Description:
Comments: not sure if given conditons are for illustrations.
please note that this policy has COMPLAINT case in previuos.

Begin Date: 2011-07-19 Flags: 4000N0
Begin Time: 11:00:25 DTM Job Name:
User Id: IBALLEPX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: POLRES End Date: 2011-07-19
Status: ALPHAMATCH End Time: 11:03:26
Queue: CSPROC2
User Name: BALLABH, PREM X
DTM Description:
Comments:

Begin Date: 2011-07-19 Flags: 9900N0
Begin Time: 11:00:24 DTM Job Name:
User Id: FAXSRVR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: FAX End Date: 2011-07-19
Status: FAXED End Time: 11:00:24
Queue: INDEX
User Name: Fax Server UserId, BATCH
DTM Description:
Comments:

07/19/2011 11:09 FAX

INS CONCEPTS

001/002

Simon Bernstein

July 19, 2011

Heritage Union Life Insurance Company
PO Box 1147
Jacksonville, IL 62651
Fax: 803.333.7842

Re: Policy Number: 1009208

To Whom It May Concern:

In response to the attached letter, please advise of the following as soon as possible as time is of the essence.

- 1) Once the premium of \$76,255 is paid, how long will the policy remain in force?
- 2) How much premium is needed to keep the policy in force for the next 12 months?
- 3) How much premium is required on an annual basis from this point going forward?
- 4) How much is the loan and what is the interest rate?
- 5) What is the net death benefit of the policy?

Please fax responses to 561.988.0833 as soon as possible. I can be reached at 561.988.8984 with any questions.

Thank you,


Simon Bernstein
Enclosures

7020 Lions Head Lane, Boca Raton, FL 33496 H) (561) 477.9096 / O) (561) 988.8984

JCK000255



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

July 15, 2011

Simon L. Bernstein
930 Peninsula Corporate Circle, Suite 3010
Boca Raton, Florida 33487

Re: Service Request Number: 1-705957085
Company Name: Heritage Union Life Insurance Company (Heritage Union)

Dear Mr. Bernstein:

We have received a response from your insurance company in regard to the request for service you filed.

Heritage Union indicates they have made a one-time exception to reinstate your policy upon receipt of a payment in the amount of \$76,255.00 within 13 days from the date of this letter. Your payment should be mailed to the following address:

Debbie Jacobs
12759 Merit Drive, Suite 500
Dallas, Texas 75251

Heritage Union also indicates that this decision was made based on the confusion generated by a letter dated September 20, 2010. The letter was issued in error advising that a minimum payment in the amount of \$11,180.00 was due on October 28, 2010. However, your annual premium was changed to \$31,831.00, as of September 17, 2010. The amount of \$11,180.00 was correct on the day of Diana Banks's phone call, if the amount of \$31,831.00 would have also been paid by September 27, 2010.

It appears your request has been resolved. Please be aware that your policy will not be reinstated if your payment is not received by July 28, 2011. If this information is incorrect, or you have additional questions regarding this matter, please contact me at (727) 587-7284.

Thank you for the opportunity to be of assistance. For additional information on insurance or financial matters, please visit us on the web at www.myfloridacfo.com. While there, be sure to check out *Consumer eViews*, Chief Financial Officer Jeff Atwater's weekly newsletter.

Sincerely,

Iker Aranguren
(727) 587-7284

FLORIDA DEPARTMENT OF FINANCIAL SERVICES • DIVISION OF CONSUMER SERVICES
www.myfloridacfo.com
Iker Aranguren • DFS Insurance Specialist III
200 E. Gaines St. • Tallahassee, FL 32399-0322
Toll-free: 1-877-MYFLCFO (693-5236) • Direct: 850-413-3089 • Fax 850-413-1550
Affirmative Action • Equal Opportunity Employer

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

July 22, 2011

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09438124

Dear Mr. Bernstein:

Thank you for contacting Heritage Union Life Insurance Company.

Our office had been requested to fax information to Diana Banks; however, in order for us to do that we would need a signed request from you giving us the authorization to do that. Consequently, we are sending the information to you as the owner of the policy.

The questions you addressed in your July 19, 2011 letter cannot be answered until the policy is reinstated. An Illustration will be required to provide the information, and an illustration cannot be generated on a terminated policy. We have enclosed an illustration form that you may use to request the information once the policy is reinstated.

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

Heritage Union Life Insurance Company

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

Universal Life Policy

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

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

I have enclosed a check or money order payable to Heritage Union Life Insurance Company for:

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

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

Please return illustration to:

	Name: _____
	Address: _____

	Fax: _____
	Phone: _____

Policy Owner Signature

Date

AWD History for Work object key 2011-07-19-11.03.16.759281T01

JLIFE - QUOTES - QPASS2 - 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 2:03:10PM

Begin Date: 2011-07-25 Flags:
Begin Time: 10:12:10 DTM Job Name:
User Id: JWELLA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-25
Status: End Time: 10:12:10
Queue:
User Name: WELLS, AARON
DTM Description:
Comments: adv Dianna that we do not provide illust on termed policy and letter has been sent to PO advising... per DOI comp we are making a one time exception as long as we receive the funds within 14 days from 7/14/2011... they are now saying that before they can agree to the exception that they are wanting illust run to decide if they want to continue the policy... requested supe... was not available... offered call back or suggested contact legal at info provided in DOI response... will call legal

Begin Date: 2011-07-21 Flags: 9990NO
Begin Time: 09:21:45 DTM Job Name:
User Id: JSIMOJJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: QUOTES End Date: 2011-07-21
Status: QPASS2 End Time: 09:21:55
Queue: END
User Name: SIMONS, JINA J
DTM Description:
Comments:

Begin Date: 2011-07-21 Flags: 7000Y2
Begin Time: 09:21:38 DTM Job Name:
User Id: JSIMOJJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: QUOTES End Date: 2011-07-21
Status: QPASS End Time: 09:21:42
Queue: CSQC
User Name: SIMONS, JINA J
DTM Description:
Comments:

Begin Date: 2011-07-21 Flags:
Begin Time: 05:59:15 DTM Job Name:

AWD History for Work object key 2011-07-19-11.03.16.759281T01

JLIFE - QUOTES - QPASS2 - END - Updateable
1009208 - - BERNSTEIN - SIMON - 19 -
Social Security Num: [REDACTED] Policy Number: 1009208
Agent Number: [REDACTED] Insured's Last Name: BERNSTEIN
Printed on Tuesday, May 07, 2013 at 2:03:10PM

User Id: ANYANPC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-21
Status: End Time: 05:59:15
Queue:
User Name: PHUMZA, NYANG C
DTM Description:
Comments: Policy surrendered, confirmation ltr mailed to po.

Begin Date: 2011-07-21 Flags: 9990Y2
Begin Time: 05:51:57 DTM Job Name:
User Id: ANYANPC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: QUOTES End Date: 2011-07-21
Status: PROCESSD3 End Time: 05:59:21
Queue: CSQC2
User Name: PHUMZA, NYANG C
DTM Description:
Comments:

Begin Date: 2011-07-20 Flags:
Begin Time: 10:52:59 DTM Job Name:
User Id: JLOGEAF DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-20
Status: End Time: 10:52:59
Queue:
User Name: LOGEMANN, ANNE F
DTM Description:
Comments: Spoke with permission to Diana Banks - please fax this information to them
asap at:
561-988-0833 as well as mailing it.

Begin Date: 2011-07-19 Flags: 4000N0
Begin Time: 11:03:16 DTM Job Name:
User Id: IBALLPX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: QUOTES End Date: 2011-07-19
Status: ALPHAMATCH End Time: 11:03:16

AWD History for Work object key 2011-07-19-11.03.16.759281T01

JLIFE - QUOTES - QPASS2 - 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 2:03:10PM

=====
Queue: CSPROC2
User Name: BALLABH, PREM X
DTM Description:
Comments:

07/19/2011 11:09 FAX

INS CONCEPTS

001/004

Simon Bernstein

July 19, 2011

Heritage Union Life Insurance Company
PO Box 1147
Jacksonville, IL 62651
Fax: 803.333.7842

Re: Policy Number: 1009208


To Whom It May Concern:

In response to the attached letter, please advise of the following as soon as possible as time is of the essence.

- 1) Once the premium of \$76,255 is paid, how long will the policy remain in force?
- 2) How much premium is needed to keep the policy in force for the next 12 months?
- 3) How much premium is required on an annual basis from this point going forward?
- 4) How much is the loan and what is the interest rate?
- 5) What is the net death benefit of the policy?

Please fax responses to 561.988.0833 as soon as possible. I can be reached at 561.988.8984 with any questions.

Thank you,


Simon Bernstein
Enclosures

7020 Lions Head Lane, Boca Raton, FL 33496 (H) (561) 477.9096 / (O) (561) 988.8984

JCK000262



CHIEF FINANCIAL OFFICER
JEFF ATWATER
STATE OF FLORIDA

July 15, 2011

Simon L. Bernstein
950 Peninsula Corporate Circle, Suite 3010
Boca Raton, Florida 33487

Re: Service Request Number: 1-705957085
Company Name: Heritage Union Life Insurance Company (Heritage Union)

Dear Mr. Bernstein:

We have received a response from your insurance company in regard to the request for service you filed.

Heritage Union indicates they have made a one-time exception to reinstate your policy upon receipt of a payment in the amount of \$76,255.00 within 13 days from the date of this letter. Your payment should be mailed to the following address:

Debbie Jacobs
12759 Merit Drive, Suite 500
Dallas, Texas 75251

Heritage Union also indicates that this decision was made based on the confusion generated by a letter dated September 20, 2010. The letter was issued in error advising that a minimum payment in the amount of \$11,180.00 was due on October 28, 2010. However, your annual premium was changed to \$31,831.00, as of September 17, 2010. The amount of \$11,180.00 was correct on the day of Diana Banks's phone call, if the amount of \$31,831.00 would have also been paid by September 27, 2010.

It appears your request has been resolved. Please be aware that your policy will not be reinstated if your payment is not received by July 28, 2011. If this information is incorrect, or you have additional questions regarding this matter, please contact me at (727) 587-7284.

Thank you for the opportunity to be of assistance. For additional information on insurance or financial matters, please visit us on the web at www.myfloridacfo.com. While there, be sure to check out *Consumer eViews*, Chief Financial Officer Jeff Atwater's weekly newsletter.

Sincerely,

Iker Aranguren
(727) 587-7284

FLORIDA DEPARTMENT OF FINANCIAL SERVICES • DIVISION OF CONSUMER SERVICES
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Toll-free: 1-877-MYFLCFO (693-5236) • Direct: 850-413-3089 • Fax 850-413-1550
Affirmative Action • Equal Opportunity Employer

62D1,1009208 ; . AS-OF LAST MVP BERNSTEIN, SIMON M-47 12/03/35

** SURRENDERED

IST-IL RST-FL AREA-33496 COV-LAP-SP-BILL SUS-STAT-ENT-ASN/O-MEC-RE-LAST MVP-ACT
UL SS NBR [REDACTED] NO 27 2 NO 99 ZP NO /0 N 0 10/27/10 N

INSURED SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496
OWN(01) SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496
PAYOR SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

PLAN- CVLOA OPTION INCLUDES CV
DIR-A 31831.00 REQ MAT **/**/**
BILLING ON SCHED BILLED TO 12/27/10
VALUE 139745.59 ISSUE 12/27/82
RISK 1537147.13 LAST FIN 10/28/10
SPAMT 1689070.00 LAST BILL 08/30/10
LOAN 147143.88 LAST ACCT 10/28/10
SUSP .00 LAST OTHR 10/01/10
HANDL CODE 0

BEN(01) LASALLE NATIONAL TRUST, N.A.

BEN(02) SIMON BERNSTEIN TRUST, N.A.

AGT-0000735032-CAPITOL BANKERS LIF R
GA-- NONE.
CK620 DISPLAY COMPLETE

07/21/11 SA141
CICSPJAX19

,1009208 ; . AS-OF 07/21/11;. BERNSTEIN, SIMON
FINANCIAL ACTIVITY FROM 09/10

M-47 12/03/35

TRANSACTION	CPH FUND	AS-OF	GROSS	NET	CIR/UV GEN VPH
INTERN SURR	GRACE	10/28/10	6,121.52-		A 00H
I-L PAYOFF			145,883.68		
ADVANCE INT			1,260.20		
CHRG DEDUCT	01 FIXED1	10/27/10	0.00	10,267.32	01H
CHRG ADJ	01 GRACE	10/27/10	5,993.01	4,274.31	6.000 A 01H
REG PRM	01 FIXED1	10/15/10	11,180.00	9,726.60	4.500 AC 01H

AP0010 - REQUESTED TRANSACTION SUCCESSFULLY COMPLETED

07/21/11 SA141
CICSPJAX19

UINP,1009208 ; .

BERNSTEIN, SIMON
INFORCE NOTEPAD DISPLAY
NOTED BY SA165 ON 10/29/10
PURGE ON **/**/**

07/21/11

PURPOSE CODE
SOURCE INFORCE

PRIORITY 0

REQUESTED MINIMUM PAYMENT NOT RECEIVED. COVERAGE TERMINATED DUE TO
OVERLOAN. OVERLOAN LAPSE LETTER SENT. *

PURPOSE CODE
SOURCE INFORCE

NOTED BY CK4 ON 10/28/10
PURGE ON **/**/**

PRIORITY 0

APFLLPSE - UL LAPSE LETTER GENERATED

PURPOSE CODE
SOURCE INFORCE

NOTED BY CK4 ON 08/27/10
PURGE ON **/**/**

PRIORITY 0

APFLGRPD - UL GRACE LETTER GENERATED

AMOUNT DUE \$24735.16

AP0012 - TRANSACTION TERMINATED

07/21/11 SA141
CICSPJAX19

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

July 21, 2011

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09437242

Dear Sir or Madam:

Thank you for contacting Heritage Union Life Insurance Company.

This letter is in response to your recent inquiry concerning the above referenced policy. According to our records, this policy surrendered effective October 28, 2010.

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 2011-07-21-16.24.59.086221T01

JLIFE - ILLUSTR - QPASS2 - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

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

Printed on Tuesday, May 07, 2013 at 2:04:17PM

Begin Date: 2011-07-28 Flags: 9990N0
Begin Time: 14:53:13 DTM Job Name:
User Id: JCAFFLD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-07-28
Status: QPASS2 End Time: 14:53:20
Queue: END
User Name: CAFFERY, LORRIE D
DTM Description:
Comments:

Begin Date: 2011-07-28 Flags: 8000Y2
Begin Time: 14:53:04 DTM Job Name:
User Id: JCAFFLD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-07-28
Status: QPASS End Time: 14:53:10
Queue: CSQC
User Name: CAFFERY, LORRIE D
DTM Description:
Comments:

Begin Date: 2011-07-28 Flags:
Begin Time: 10:45:34 DTM Job Name:
User Id: JHICKC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-28
Status: End Time: 10:45:34
Queue:
User Name: BONJEAN, CORTNEY
DTM Description:
Comments: sent letter with info

Begin Date: 2011-07-28 Flags: 8006Y1
Begin Time: 10:43:53 DTM Job Name:
User Id: JHICKC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-07-28
Status: INCOMPLETE End Time: 10:45:38
Queue: CSQC

AWD History for Work object key 2011-07-21-16.24.59.086221T01

JLIFE - ILLUSTR - QPASS2 - 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 2:04:17PM

=====
User Name: BONJEAN, CORTNEY
DTM Description:
Comments:

Begin Date: 2011-07-25 Flags: 4500N0
Begin Time: 11:54:31 DTM Job Name:
User Id: JWERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-07-25
Status: CS End Time: 11:54:36
Queue: CSPROC
User Name: WIERSMA, TONY J
DTM Description:
Comments:

Begin Date: 2011-07-25 Flags:
Begin Time: 11:54:25 DTM Job Name:
User Id: JWERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-25
Status: End Time: 11:54:25
Queue:
User Name: WIERSMA, TONY J
DTM Description:
Comments: no illustration done. not inforce.

Begin Date: 2011-07-25 Flags: 9990N0
Begin Time: 10:24:10 DTM Job Name:
User Id: JHICKC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-07-25
Status: AACTUARY End Time: 10:24:11
Queue: ACTUARY
User Name: BONJEAN, CORTNEY
DTM Description:
Comments:

Begin Date: 2011-07-22 Flags: 9990N0
Begin Time: 03:42:54 DTM Job Name:

AWD History for Work object key 2011-07-21-16.24.59.086221T01

JLIFE - ILLUST - QPASS2 - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

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

Printed on Tuesday, May 07, 2013 at 2:04:17PM

User Id: ARUDOMX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUST End Date: 2011-07-22
Status: CSEROC End Time: 03:43:01
Queue: CSPROC
User Name: RUDOLPH, MERLYN X
DTM Description:
Comments:

Begin Date: 2011-07-21 Flags: 4500N0
Begin Time: 17:12:02 DTM Job Name:
User Id: IMALHRX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUST End Date: 2011-07-21
Status: ALPHAMATCH End Time: 17:12:41
Queue: CSPROC2
User Name: MALHOTRA, RITIKA X
DTM Description:
Comments:

Begin Date: 2011-07-21 Flags: 9900N0
Begin Time: 16:24:59 DTM Job Name:
User Id: FAXSRVR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: FAX End Date: 2011-07-21
Status: FAXED End Time: 16:24:59
Queue: INDEX
User Name: Fax Server UserId, BATCH
DTM Description:
Comments:

Simon Bernstein

July 21, 2011

Heritage Union Life Insurance Company
PO Box 1147
Jacksonville, IL 62651
Fax: 803.333.7842

Re: Policy Number: 1009208

To Whom It May Concern:

Please consider this a request for a current in force ledger for above reference policy.

Please fax to 561.988.0833 as soon as possible. I can be reached at 561.988.8984 with any questions.

Thank you,



Simon Bernstein
Enclosures

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

July 29, 2011

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09442586

Dear Simon Bernstein:

Thank you for contacting Heritage Union Life Insurance Company.

We have received your request for an illustration on the above mentioned policy; however, we are unable to comply with your request. The above policy is no longer active.

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

JCK000272

AWD History for Work object key 2011-07-26-15.53.42.987281T01

JLIFE - PHONE - PROCESSED - END - Updateable
1009208 - - BERNSTEIN - SIMON - 19 -
Social Security Num: [REDACTED] Policy Number: 1009208 Insured's Last Name: BERNSTEIN
Agent Number: [REDACTED]

Printed on Tuesday, May 07, 2013 at 2:05:13PM

Begin Date: 2011-07-26 Flags:
Begin Time: 15:56:17 DTM Job Name:
User Id: WGILL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-07-26
Status: End Time: 15:56:17
Queue:
User Name: GILL, WILLIAM
DTM Description: PO verbally auth me to speak with Diana Banks and his son, Ted Bernstein
Comments: regarding payment due by 7/28/11. Adv this is to catch up the missed COI
between October 2010 and current, plus a couple of months COI, and probably
interest. Once we have the payment and policy is back in force, we can run the
illustrations or quotes.
Verified that the payment needs to be mailed to Debbie Jacobs attention in
Dallas Overnight.

Begin Date: 2011-07-26 Flags: 9990N0
Begin Time: 15:53:48 DTM Job Name:
User Id: WGILL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2011-07-26
Status: PROCESSED End Time: 15:54:32
Queue: END
User Name: GILL, WILLIAM
DTM Description:
Comments:

Begin Date: 2011-07-26 Flags: 9990N0
Begin Time: 15:53:42 DTM Job Name:
User Id: WGILL DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2011-07-26
Status: PHONE End Time: 15:53:42
Queue: CSPROC
User Name: GILL, WILLIAM
DTM Description:
Comments:

AWD History for Work object key 2011-08-01-12.12.15.964281T01

JLIFE - CASHMGTB - INDEXED - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

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

Printed on Tuesday, May 07, 2013 at 2:05:23PM

Begin Date: 2011-08-01 Flags: 9990N0
Begin Time: 14:02:14 DTM Job Name:
User Id: IKAUSKX DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: CASHMGTB End Date: 2011-08-01
Status: INDEXED End Time: 14:02:44
Queue: END
User Name: KAUSHIK, KIRTI X
DTM Description:
Comments:

Begin Date: 2011-08-01 Flags: 9600N0
Begin Time: 12:12:15 DTM Job Name:
User Id: JBAUESK DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: CASHMGTB End Date: 2011-08-01
Status: SCANNED End Time: 12:12:15
Queue: INDEX
User Name: BAUER, SHAWNETTE K
DTM Description:
Comments:

SIMON BERNSTEIN
7020 LIONS HEAD LANE
BOCA RATON, FL 33496

63-8413 360
2670

136

DATE 7/26/11

PAY TO THE
ORDER OF

Heritage Union Life Insurance Co. \$ 76,255
Seventy six thousand two hundred fifty five and ^{00/100} ~~no~~
DOLLARS

Security Features
Included
Details on Back

J.P.Morgan

Founded 1799
JPMorgan Chase Bank, N.A.
Palm Beach, Florida

MEMO

policy # 1009208

MP

⑆ 26 7084 13 1⑆

849197231⑆0136



HERITAGE UNION

P.O. Box 1147, Jacksonville, Illinois 62651-1147
Phone: 800-825-0003 Fax: 803-333-7842

July 14, 2011

Via E-Mail

Nicholas Brown, B.S., MPA
Government Analyst
Florida Department of Financial Services
Division of Consumer Services
Bureau of Education, Advocacy and Research
200 East Gaines Street
Tallahassee, FL 32399-0322

RECEIVED JUL 28 2011

RE: Service Request Number: 1-705957085
Insured: Simon Bernstein
Policy Owner/Complainant: Simon Bernstein
Policy Number: 1009208
NAIC Number: 62421 -- Heritage Union Life Insurance Company

Dear Mr. Brown:

Your correspondence dated July 12, 2011 addressed to Gabor Molnar regarding the above-referenced policy has been referred to my attention for a response.

Upon our receipt of your correspondence, we conducted a thorough review of our policy records. Based on our review, we will make a one-time exception and return policy number 1009208 to an active premium-paying status upon receipt of a payment in the amount of \$76,255.00 within 14 days from the date of this letter (July 28, 2011). Please have the payment mailed to the address noted below in order to expedite our processing:

Debbie Jacobs
12750 Merit Drive, Suite 500
Dallas, TX 75251

If the required payment is not received by July 28, 2011, the policy will remain terminated.

This individual non-participating interest sensitive Current Value Life insurance policy with a sum insured (death benefit) of \$1,689,070.00 was issued on December 27, 1982 insuring the life of Simon Bernstein. The policy was issued by Capitol Bankers Life Insurance Company, now known as Heritage Union Life Insurance Company. The policy provides for the payment of premiums during the lifetime of the insured or to age 100.

Our records indicate that we mailed our Notice of Policy Grace Period dated August 27, 2010 to Mr. Bernstein's address of record notifying him that the policy was in the grace period and a payment of \$24,735.16 was needed on or before October 28, 2010 in order for the policy to continue in force. We also advised if the payment was not received and the policy terminated, reinstatement of the policy would require evidence of insurability, underwriting approval, and

JCK000276

Nicholas Brown, B. S., MPA
Service Request Number: 1-705957085
Policy Number: 1009208
July 14, 2011
Page 2

payment of all past due premiums during the lifetime of the insured. We also mailed the September 27, 2010 quarterly Payment Notice on August 30, 2010 for the premium due in the amount of \$34,397.20. This notice also advised Mr. Bernstein that the payment was needed by the due date shown on the policy would enter the grace period.

We were contacted by telephone on September 9, 2010 and requested to provide the minimum premium needed to keep the policy in force for the next year. We mailed our letter dated September 20, 2010 (attached) advising that a payment of \$11,180.00 was needed on or before October 28, 2010, and as of September 17, 2010, the annual premium had been changed to \$31,831.00. However, this letter was in error as we should have stated that the quarterly premium had been changed to \$31,831.00. Please note that the amount of \$11,180.00 was correct on the day of Diana's phone call to our office had the amount of \$31,831.00 also been paid by the September 27, 2010 due date. However, it doesn't appear that this was sufficiently communicated to her.

We received the payment of \$11,180.00 on October 15, 2010, which was applied to the policy. However, when we did not receive a payment sufficient to bring the loan amount to below the policy value, the policy lapsed as we advised in our letter dated October 29, 2010. As requested, attached are copies of the cancellation notices.

We subsequently provided Mr. Bernstein with the reinstatement forms on November 12, 2010 and November 15, 2010, which were returned to us for review. Upon our review of the completed reinstatement forms, we found that we were unable to approve reinstatement of the policy as we advised in our letter dated March 9, 2011. However, due to the confusion with regard to our letter dated September 20, 2010 and as stated on the first page of this letter, we will return the policy to an active premium-paying basis upon receipt of a payment of \$76,255.00, which will cover the overloan amount and pay premiums to December 27, 2011. If the payment is not received within 14 days from the date of this letter (July 28, 2011), the policy will remain in a terminated status.

We strive to provide accurate and timely service, and we apologize for any inconvenience Mr. Bernstein may have experienced in connection with this matter. If you have any specific questions about this response, please feel free to contact me toll-free at (800) 888-9772 and select option 7 or call me directly at (972) 776-8606.

Sincerely,



Debbie Jacobs, FLMI, AIRC, PCS, HIA
Paralegal

Attachments

cc: Simon Bernstein
7020 Lions Head
Boca Raton, FL 33496

JCK000277

<https://www.ups.com/cship/create?ActionOriginPair=default> Print Window... 7/29/2011

DEBBIE JACOBS
972-776-8606
SWISS RE
12750 MERIT DR STE 500
DALLAS TX 75251

1.0 LBS LTR

1 OF 1

SHIP TO:

JANET WARRICK
217-291-2217
CSC-JACKSONVILLE
1275 SANDUSKY RD.
JACKSONVILLE IL 62650-1155

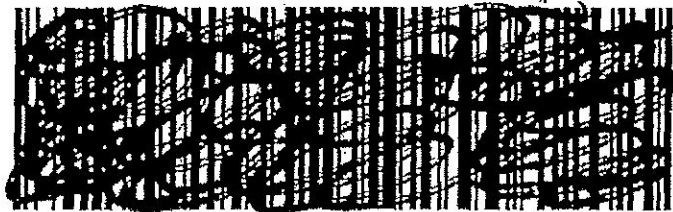


IL 626 5-02



UPS NEXT DAY AIR SAVER 1P

TRACKING #: 1Z 634 E7W 13 9385 6430



BILLING: P/P

Reference # 1: Bernstein

CS 13.5.32 W001E70 18.0A 07/2011





From: (561) 988-9984
Simon Bernstein
Life Insurance Concepts, Inc
7020 Lions Head Lane

Origin ID: PHKA



J11201104290225

Boea Raton, FL 33496

Ship Date: 26JUL11
Act/Wgt: 1.0 LB
CAD: 101054253/NET3180

Delivery Address Bar Code



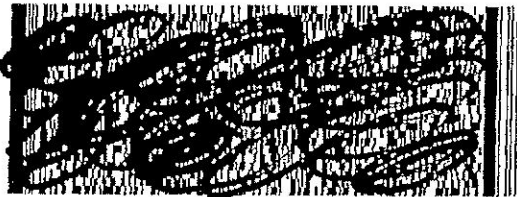
SHIP TO: (972) 776-8606

BILL SENDER

Debbie Jacobs
Heritage Union Life Ins Company
12750 MERIT DR STE 500

DALLAS, TX 75251

Ref # Heritage Payment
Invoice #
PO #
Dept #



FedEx
TRK# 0201 7973 4540 8740

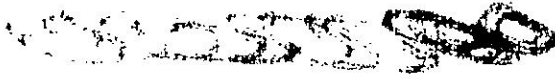
AD TRLA



WED - 27 JUL A2
PRIORITY OVERNIGHT
THU - 28 JUL A2
PRIORITY OVERNIGHT

75251
TX-US
DFW

Emp# 244942 27JUL11 BCTA 58FC2/F556/F5F4



AWD History for Work object key 2011-08-02-04.30.10.397281T01
JLIFE - REINSTMNY - 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 2:06:29PM

Begin Date: 2011-08-02 Flags:
Begin Time: 11:16:11 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 11:16:11
Queue:
User Name: HENSON, CARRIE
DTM Description:
Comments: Created reinstnow to have policy reinstated per compliance contact and CLIENT one time exception.

Begin Date: 2011-08-02 Flags: 9996N1
Begin Time: 11:15:37 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTMNY End Date: 2011-08-02
Status: PROCESSED End Time: 11:16:13
Queue: END
User Name: HENSON, CARRIE
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags:
Begin Time: 11:15:32 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 11:15:32
Queue:
User Name: HENSON, CARRIE
DTM Description:
Comments: Date of lapse 10/28/2010

Begin Date: 2011-08-02 Flags: 9990N0
Begin Time: 11:09:41 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTMNY End Date: 2011-08-02
Status: RIPPED End Time: 11:14:57

AWD History for Work object key 2011-08-02-04.30.10.397281T01
JLIFE - REINSTMNY - 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 2:06:29PM

Queue: CSPROC
User Name: HENSON, CARRIE
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags: 9990N0
Begin Time: 09:54:01 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTMNY End Date: 2011-08-02
Status: RIPPED End Time: 09:54:25
Queue: CSPROC
User Name: HENSON, CARRIE
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags:
Begin Time: 09:53:46 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 09:53:46
Queue:
User Name: HENSON, CARRIE
DTM Description: Open Compliance work item, contacting them on how to proceed.
Comments:

Begin Date: 2011-08-02 Flags: 9990N0
Begin Time: 09:11:39 DTM Job Name:
User Id: JBUSEKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTMNY End Date: 2011-08-02
Status: RIPPED End Time: 09:13:54
Queue: CSPROC
User Name: BUSEY, KATHY A
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags: 9990N0

AWD History for Work object key 2011-08-02-04.30.10.397281T01

JLIFE - REINSTMNY - 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 2:06:29PM

Begin Time:	04:30:10	DTM Job Name:	
User Id:	AWDCYCLE	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	REINSTMNY	End Date:	2011-08-02
Status:	RIPPED	End Time:	04:30:10
Queue:	CSPROC		
User Name:	Batch Station & User, BATCH		
DTM Description:			
Comments:			



HERITAGE UNION

P.O. Box 1147, Jacksonville, Illinois 62551-1147
Phone: 800-825-0003 Fax: 803-333-7642

July 14, 2011

Via E-Mail

Nicholas Brown, B.S., MPA
Government Analyst
Florida Department of Financial Services
Division of Consumer Services
Bureau of Education, Advocacy and Research
200 East Gaines Street
Tallahassee, FL 32399-0322

RE: Service Request Number: 1-705957085
Insured: Simon Bernstein
Policy Owner/Complainant: Simon Bernstein
Policy Number: 1009208
NAIC Number: 62421 - Heritage Union Life Insurance Company.

Dear Mr. Brown:

Your correspondence dated July 12, 2011 addressed to Gabor Molnar regarding the above-referenced policy has been referred to my attention for a response.

Upon our receipt of your correspondence, we conducted a thorough review of our policy records. Based on our review, we will make a one-time exception and return policy number 1009208 to an active premium-paying status upon receipt of a payment in the amount of \$76,255.00 within 14 days from the date of this letter (July 28, 2011). Please have the payment mailed to the address noted below in order to expedite our processing:

Debbie Jacobs
12750 Merit Drive, Suite 500
Dallas, TX 75251

If the required payment is not received by July 28, 2011, the policy will remain terminated.

This individual non-participating interest sensitive Current Value Life insurance policy with a sum insured (death benefit) of \$1,689,070.00 was issued on December 27, 1982 insuring the life of Simon Bernstein. The policy was issued by Capitol Bankers Life Insurance Company, now known as Heritage Union Life Insurance Company. The policy provides for the payment of premiums during the lifetime of the insured or to age 100.

Our records indicate that we mailed our Notice of Policy Grace Period dated August 27, 2010 to Mr. Bernstein's address of record notifying him that the policy was in the grace period and a payment of \$24,735.16 was needed on or before October 28, 2010 in order for the policy to continue in force. We also advised if the payment was not received and the policy terminated, reinstatement of the policy would require evidence of insurability, underwriting approval, and

JCK000285

Nicholas Brown, B. S., MPA
Service Request Number: 1-703957085
Policy Number: 1009208
July 14, 2011
Page 2

payment of all past due premiums during the lifetime of the insured. We also mailed the September 27, 2010 quarterly Payment Notice on August 30, 2010 for the premium due in the amount of \$34,397.20. This notice also advised Mr. Bernstein that the payment was needed by the due date shown or the policy would enter the grace period.

We were contacted by telephone on September 9, 2010 and requested to provide the minimum premium needed to keep the policy in force for the next year. We mailed our letter dated September 20, 2010 (attached) advising that a payment of \$11,180.00 was needed on or before October 28, 2010, and as of September 17, 2010, the annual premium had been changed to \$31,831.00. However, this letter was in error as we should have stated that the quarterly premium had been changed to \$31,831.00. Please note that the amount of \$11,180.00 was correct on the day of Diana's phone call to our office had the amount of \$31,831.00 also been paid by the September 27, 2010 due date. However, it doesn't appear that this was sufficiently communicated to her.

We received the payment of \$11,180.00 on October 15, 2010, which was applied to the policy. However, when we did not receive a payment sufficient to bring the loan amount to below the policy value, the policy lapsed as we advised in our letter dated October 29, 2010. As requested, attached are copies of the cancellation notices.

We subsequently provided Mr. Bernstein with the reinstatement forms on November 12, 2010 and November 15, 2010, which were returned to us for review. Upon our review of the completed reinstatement forms, we found that we were unable to approve reinstatement of the policy as we advised in our letter dated March 9, 2011. However, due to the confusion with regard to our letter dated September 20, 2010 and as stated on the first page of this letter, we will return the policy to an active premium-paying basis upon receipt of a payment of \$76,255.00, which will cover the overloan amount and pay premiums to December 27, 2011. If the payment is not received within 14 days from the date of this letter (July 28, 2011), the policy will remain in a terminated status.

We strive to provide accurate and timely service, and we apologize for any inconvenience Mr. Bernstein may have experienced in connection with this matter. If you have any specific questions about this response, please feel free to contact me toll-free at (800) 888-9772 and select option 7 or call me directly at (972) 776-8606.

Sincerely,



Debbie Jacobs, FLMI, AIRC, PCS, HIA
Paralegal

Attachments

cc: Simon Bernstein
7020 Lions Head
Boca Raton, FL 33496

Fax Server

7/13/2011 12:43:37 PM PAGE 1/002 Fax Server

HERITAGE UNION LIFE INSURANCE COMPANY
P.O. Box 1147, Jacksonville, IL 62851-1147
Phone 600-825-0003 Fax 603-333-7842

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.

JCK000287

Fax Server

7/13/2011 12:43:37 PM PAGE

2/002

Fax Server

Re: Insured: Simon Bernstein
Policy Number: 1000208
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
//APFLGRP0

Heritage Union Life Insurance Company

PO Box 1147, Jacksonville, IL 62551-1147

Phone 800-825-0003 Fax 803-333-7842

September 20, 2010

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09202460

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. In order to bring this policy to a current status, please remit a premium payment of \$11,180.00 prior to grace period ending date of October 28, 2010.

Effective September 17, 2010 the annual premium has been changed to \$31,831.00.

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

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

AWD History for Work object key 2011-08-02-11.09.34.322285T01

JLIFE - REINSTNOUW - QPASS2 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED]

Policy Number: 1009208

Agent Number: [REDACTED]

Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 2:07:42PM

Begin Date: 2011-08-08 Flags:
Begin Time: 15:34:59 DTM Job Name:
User Id: JPETESD DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-08
Status: End Time: 15:34:59
Queue:
User Name: COLE, SHANNON D
DTM Description:
Comments: PO'S OFFICE CALLED TO CONFIRM THE PAYMENT WAS RECEIVED AND POLICY IS IN
 FORCE.

Begin Date: 2011-08-03 Flags:
Begin Time: 11:23:11 DTM Job Name:
User Id: JHENSCH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-03
Status: End Time: 11:23:11
Queue:
User Name: HENSON, CARRIE
DTM Description:
Comments: HD ticket # 18954 closed, pmt has been applied as loan pmt

Begin Date: 2011-08-02 Flags: 9990N0
Begin Time: 11:42:19 DTM Job Name:
User Id: JLYONKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTNOUW End Date: 2011-08-02
Status: QPASS2 End Time: 11:42:22
Queue: END
User Name: LYONS, KERI A
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags: 9990Y2
Begin Time: 11:42:09 DTM Job Name:
User Id: JLYONKA DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTNOUW End Date: 2011-08-02
Status: QPASS End Time: 11:42:16

AWD History for Work object key 2011-08-02-11.09.34.322285T01

JLIFE - REINSTNOUW - QPASS2 - 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 2:07:42PM

=====
Queue: CSQC
User Name: LYONS, KERI A
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags:
Begin Time: 11:31:14 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 11:31:14
Queue:
User Name: HENSON, CARRIE
DTM Description:
Comments: Policy reinstated, money applied and confirmation ltr sent to PO.

Begin Date: 2011-08-02 Flags: 9990Y2
Begin Time: 11:30:45 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: REINSTNOUW End Date: 2011-08-02
Status: PROCESSD2 End Time: 11:31:15
Queue: CSQC
User Name: HENSON, CARRIE
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags:
Begin Time: 11:14:54 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 11:14:54
Queue:
User Name: HENSON, CARRIE
DTM Description:
Comments: Per compliance issue, one time exception being made. Recvd 76,255.00 on 8/1/2011. Reinstate policy, apply money and send confirmation ltr to PO.

AWD History for Work object key 2011-08-02-11.09.34.322285T01

JLIFE - REINSTNOUW - QPASS2 - END - Updateable

1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

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

Printed on Tuesday, May 07, 2013 at 2:07:42PM

Begin Date:	2011-08-02	Flags:	9990N0
Begin Time:	11:06:52	DTM Job Name:	
User Id:	JHENSC	DTM Return Code:	
Workstation Id:		DTM Task Name:	
Business Area:	JLIFE	DTM Next Task:	
Type:	REINSTNOUW	End Date:	2011-08-02
Status:	CSPROC2	End Time:	11:09:34
Queue:	CSPROC2		
User Name:	HENSON, CARRIE		
DTM Description:			
Comments:			

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 3, 2011

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON, FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 09445909

Dear SIMON BERNSTEIN:

We are writing to inform you that your reinstatement application has been approved.

- Your policy has been fully reinstated.
- In order to complete the reinstatement process, your payment of \$ _____ must be received by the Company at the address shown above during the lifetime of the insured and within 30 days from the date of this letter. Your policy will remain terminated until the requested premium payment is received in our office. If payment is not received as indicated above, your reinstatement approval will be considered void, and a new reinstatement application will be required.
- Enclosed is a copy of your completed Policy Owner Plan Change/Reinstatement Application for your records.

PLEASE PLACE THIS COPY WITH YOUR INSURANCE RECORDS FOR FUTURE REFERENCE.

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

JCK000294

AWD History for Work object key 2011-08-02-11.18.29.881281T01

JLIFE - PRMRESRCH - QPASS2 - END - Updateable

- 1009208 - - BERNSTEIN - SIMON - 19 -

Social Security Num: [REDACTED] Policy Number: 1009208

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

Printed on Tuesday, May 07, 2013 at 2:21:32PM

Begin Date: 2011-08-10 Flags: 9990N0
Begin Time: 15:00:10 DTM Job Name:
User Id: JBURNM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PRMRESRCH End Date: 2011-08-10
Status: QPASS2 End Time: 15:01:41
Queue: END
User Name: BURNETT, MANDY
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags:
Begin Time: 12:33:18 DTM Job Name:
User Id: AHOLIFIE DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 12:33:18
Queue:
User Name: HOLIFIELD, ANDRIECE D
DTM Description:
Comments: reversed premium \$76,255.00 as of applied date of 10/28/10

Begin Date: 2011-08-02 Flags: 9990Y1
Begin Time: 12:28:21 DTM Job Name:
User Id: AHOLIFIE DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PRMRESRCH End Date: 2011-08-02
Status: PROCESSD1 End Time: 12:32:43
Queue: FSQC
User Name: HOLIFIELD, ANDRIECE D
DTM Description:
Comments:

Begin Date: 2011-08-02 Flags:
Begin Time: 11:20:35 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-02
Status: End Time: 11:20:35
Queue:

AWD History for Work object key 2011-08-02-11.18.29.881281T01

JLIFE - PRMRESRCH - QPASS2 - END - Updateable

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

Social Security Num: [REDACTED] Policy Number: 1009208

Agent Number: Insured's Last Name: BERNSTEIN

Printed on Tuesday, May 07, 2013 at 2:21:32PM

=====
User Name: HENSON, CARRIE
DTM Description:
Comments: plz reverse pmt in amt of 76255.00 so I can reapply accordingly

=====
Begin Date: 2011-08-02 Flags: 4000N0
Begin Time: 11:17:59 DTM Job Name:
User Id: JHENSC DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PRMRESRCH End Date: 2011-08-02
Status: ALPHAMATCH End Time: 11:18:29
Queue: FSPROC2
User Name: HENSON, CARRIE
DTM Description:
Comments:

AWD History for Work object key 2011-08-03-15.40.34.647281T01

JLIFE - ILLUSTR - APROCESSD3 - 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 2:22:34PM

Begin Date: 2011-08-05 Flags: 9990N2
Begin Time: 05:39:22 DTM Job Name:
User Id: AHASSE DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-08-05
Status: APROCESSD3 End Time: 05:41:19
Queue: END
User Name: HASSAN, EBRAHIM
DTM Description:
Comments:

Begin Date: 2011-08-04 Flags: 9990N0
Begin Time: 16:49:19 DTM Job Name:
User Id: RHOGAN DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-08-04
Status: CS2 End Time: 16:49:23
Queue: CSPROC2
User Name: HOGAN, RACHEL
DTM Description:
Comments:

Begin Date: 2011-08-03 Flags: 9990N0
Begin Time: 16:34:16 DTM Job Name:
User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-08-03
Status: PENDED2 End Time: 16:34:38
Queue: PENDING
User Name: WIERSMA, TONY J
DTM Description:
Comments:

Begin Date: 2011-08-03 Flags:
Begin Time: 16:34:14 DTM Job Name:
User Id: JWIERTJ DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-03
Status: End Time: 16:34:14
Queue:

AWD History for Work object key 2011-08-03-15.40.34.647281T01

JLIFE - ILLUSTR - APROCESSD3 - 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 2:22:34PM

User Name: WIERSMA, TONY J
DTM Description:
Comments: Illustration completed.
Illustration shows the minimum premium to maturity.

Begin Date: 2011-08-03 Flags: 4500N0
Begin Time: 15:39:51 DTM Job Name:
User Id: DWADDDH DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: ILLUSTR End Date: 2011-08-03
Status: ACTUARY End Time: 15:40:34
Queue: ACTUARY
User Name: WADDELL, DIANE H
DTM Description:
Comments:

Heritage Union Life Insurance Company

P. O. Box 1147, Jacksonville, IL 62651-1147

Phone 800-825-0003 Fax 803-333-7842

Visit us at www.insurance-servicing.com

August 05, 2011

SIMON BERNSTEIN
7020 LIONS HEAD
BOCA RATON FL 33496

Insured Name: SIMON BERNSTEIN
Policy Number: 1009208
Correspondence Number: 11297603

Dear SIMON BERNSTEIN:

Thank you for contacting Heritage Union Life Insurance Company. We received your request for an illustration on the above referenced life insurance policy.

- Enclosed is an illustration as requested.

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

Heritage Union Life Insurance Company
 1275 Sandusky Rd Jacksonville, IL 62650-2030
 Illustration based on current interest rate of 4.50%

NAME: SIMON BERNSTEIN
 POLICY NUMBER: 1009208
 ISSUE STATUS: 47 Male NonSmoker
 ISSUE DATE: December 27, 1982
 FACE AMOUNT: \$1,689,070.00

TODAY'S DATE: 08/03/11
 OPTION: Including Cash Value
 MODAL PREMIUM: \$161,134.70
 Annual
 BEGINNING ACCT VALUE: \$109,365.42

<u>END OF YEAR</u>	<u>DATE</u>	<u>AGE</u>	<u>PREMIUMS</u>	<u>ACCOUNT VALUE AT</u> Current rate of 4.50%	<u>CASH VALUE AT</u> Current rate of 4.50%	<u>CURRENT</u> <u>DEATH BENEFIT</u>	<u>LOAN</u> <u>AMOUNT</u>
29	12/27/11	76	28,500.00	62,169.54	87.85	1,689,070	62,081.69
30	12/27/12	77	161,134.70	124,140.05	58,643.87	1,689,070	65,496.18
31	12/27/13	78	161,134.70	184,417.06	115,318.59	1,689,070	69,098.47
32	12/27/14	79	161,134.70	242,678.00	169,779.11	1,689,070	72,898.89
33	12/27/15	80	161,134.70	298,845.63	221,937.30	1,689,070	76,908.33
34	12/27/16	81	161,134.70	353,076.01	271,937.72	1,689,070	81,138.29
35	12/27/17	82	161,134.70	405,713.36	320,112.46	1,689,070	85,600.89
36	12/27/18	83	161,134.70	459,544.37	366,235.43	1,689,070	90,306.94
37	12/27/19	84	161,134.70	505,447.96	410,172.03	1,689,070	95,275.93
38	12/27/20	85	161,134.70	551,603.90	451,087.79	1,689,070	100,516.11
39	12/27/21	86	161,134.70	594,364.49	488,319.99	1,689,070	106,044.49
40	12/27/22	87	161,134.70	632,912.83	521,035.89	1,689,070	111,876.94
41	12/27/23	88	161,134.70	666,201.69	548,171.52	1,689,070	118,030.17
42	12/27/24	89	161,134.70	693,072.54	568,550.71	1,689,070	124,521.83
43	12/27/25	90	161,134.70	714,570.33	583,199.80	1,689,070	131,370.53
44	12/27/26	91	161,134.70	732,560.07	593,964.16	1,689,070	138,595.91
45	12/27/27	92	161,134.70	748,266.35	602,047.66	1,689,070	146,218.69
46	12/27/28	93	161,134.70	761,254.36	606,993.64	1,689,070	154,260.72
47	12/27/29	94	161,134.70	766,490.17	603,745.12	1,689,070	162,745.06
48	12/27/30	95	161,134.70	755,801.45	584,105.41	1,689,070	171,698.03
49	12/27/31	96	161,134.70	723,263.31	542,123.99	1,689,070	181,139.32
50	12/27/32	97	161,134.70	667,663.52	476,561.54	1,689,070	191,101.98
51	12/27/33	98	161,134.70	577,951.40	376,338.82	1,689,070	201,612.59
52	12/27/34	99	161,134.70	438,422.21	225,720.93	1,689,070	212,701.28
53	12/27/35	100	161,134.70	224,523.04	123.19	1,689,070	224,399.85

This is an illustration, not a contract.
 The assumptions on which this illustration is based are subject to change, unless specifically labeled 'Guaranteed'.
 This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown.
 This is not likely to occur, and actual results may be more or less favorable than those shown.

Heritage Union Life Insurance Company
1275 Sandusky Rd Jacksonville, IL 62650-2030
 Illustration based on current interest rate of 4.50%

NAME: SIMON BERNSTEIN
 POLICY NUMBER: 1009208
 ISSUE STATUS: 47 Male NonSmoker
 ISSUE DATE: December 27, 1982
 FACE AMOUNT: \$1,689,070.00

TODAY'S DATE: 08/03/11
 OPTION: Including Cash Value
 MODAL PREMIUM: \$161,134.70
 Annual
 BEGINNING ACCT VALUE: \$109,365.42

<u>END OF YEAR</u>	<u>DATE</u>	<u>AGE</u>	<u>PREMIUMS</u>	<u>ACCOUNT VALUE AT</u> Current rate of 4.50%	<u>CASH VALUE AT</u> Current rate of 4.50%	<u>CURRENT DEATH BENEFIT</u>	<u>LOAN AMOUNT</u>
29	12/27/11	76	28,500.00	62,169.54	87.85	1,689,070	62,081.69
30	12/27/12	77	161,134.70	124,140.05	58,643.87	1,689,070	65,496.18
31	12/27/13	78	161,134.70	184,417.06	115,318.59	1,689,070	69,098.47
32	12/27/14	79	161,134.70	242,678.00	169,779.11	1,689,070	72,898.89
33	12/27/15	80	161,134.70	298,845.63	221,937.30	1,689,070	76,908.33
34	12/27/16	81	161,134.70	353,076.01	271,937.72	1,689,070	81,138.29
35	12/27/17	82	161,134.70	405,713.36	320,112.46	1,689,070	85,600.89
36	12/27/18	83	161,134.70	456,544.37	368,235.43	1,689,070	90,308.94
37	12/27/19	84	161,134.70	505,447.96	410,172.03	1,689,070	95,275.93
38	12/27/20	85	161,134.70	551,603.90	451,087.79	1,689,070	100,516.11
39	12/27/21	86	161,134.70	594,364.49	488,319.99	1,689,070	106,044.49
40	12/27/22	87	161,134.70	632,912.83	521,035.89	1,689,070	111,876.94
41	12/27/23	88	161,134.70	666,201.69	548,171.52	1,689,070	118,030.17
42	12/27/24	89	161,134.70	693,072.54	568,550.71	1,689,070	124,521.83
43	12/27/25	90	161,134.70	714,570.33	583,199.80	1,689,070	131,370.53
44	12/27/26	91	161,134.70	732,560.07	593,964.16	1,689,070	138,595.91
45	12/27/27	92	161,134.70	748,266.35	602,047.66	1,689,070	146,218.69
46	12/27/28	93	161,134.70	761,254.36	606,993.64	1,689,070	154,260.72
47	12/27/29	94	161,134.70	766,490.17	603,745.12	1,689,070	162,745.06
48	12/27/30	95	161,134.70	755,801.45	584,105.41	1,689,070	171,696.03
49	12/27/31	96	161,134.70	723,263.31	542,123.99	1,689,070	181,139.32
50	12/27/32	97	161,134.70	667,663.52	476,561.54	1,689,070	191,101.98
51	12/27/33	98	161,134.70	577,951.40	376,338.82	1,689,070	201,612.59
52	12/27/34	99	161,134.70	438,422.21	225,720.93	1,689,070	212,701.28
53	12/27/35	100	161,134.70	224,523.04	123.19	1,689,070	224,399.85

This is an illustration, not a contract.

The assumptions on which this illustration is based are subject to change, unless specifically labeled 'Guaranteed'.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

AWD History for Work object key 2011-08-10-16.33.12.912281T01
JLIFE - UNDAUDIT - AUDITED4 - END - Updateable
- 1009208 - - - 19 -

Social Security Num: Policy Number: 1009208
Agent Number: Insured's Last Name:
Printed on Tuesday, May 07, 2013 at 2:23:52PM

Begin Date: 2011-08-10 Flags:
Begin Time: 16:33:18 DTM Job Name:
User Id: ISINGR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-08-10
Status: End Time: 16:33:18
Queue:
User Name: SINGH, RAJENDRA
DTM Description:
Comments: Report Date : 08/02/2011.
 No underwriting required.
 Reinstated policy. Premium applied.

Begin Date: 2011-08-10 Flags: 9990N2
Begin Time: 16:33:04 DTM Job Name:
User Id: ISINGR DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: UNDAUDIT End Date: 2011-08-10
Status: AUDITED4 End Time: 16:33:12
Queue: END
User Name: SINGH, RAJENDRA
DTM Description:
Comments:

AWD History for Work object key 2011-09-19-13.21.49.935281T01

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 2:24:46PM

Begin Date: 2011-09-19 Flags:
Begin Time: 13:22:33 DTM Job Name:
User Id: JHUGHAM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: DTM Next Task:
Type: End Date: 2011-09-19
Status: End Time: 13:22:33
Queue:
User Name: HUGHES, ALICE M
DTM Description:
Comments: GOT AUTH FROM PO TO SPEAK TO DAINA, THEN THE CALL DROPPED

Begin Date: 2011-09-19 Flags: 9990NO
Begin Time: 13:21:53 DTM Job Name:
User Id: JHUGHAM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2011-09-19
Status: PROCESSED End Time: 13:22:09
Queue: END
User Name: HUGHES, ALICE M
DTM Description:
Comments:

Begin Date: 2011-09-19 Flags: 9990NO
Begin Time: 13:21:49 DTM Job Name:
User Id: JHUGHAM DTM Return Code:
Workstation Id: DTM Task Name:
Business Area: JLIFE DTM Next Task:
Type: PHONE End Date: 2011-09-19
Status: PHONE End Time: 13:21:49
Queue: CSPROC
User Name: HUGHES, ALICE M
DTM Description:
Comments:
