

**William E. Stansbury
Life Insurance Concepts
950 Peninsula Corporate Circle
Suite 3010
Boca Raton, FL 33487**

May 20, 2008

Wilmington Trust Company
1100 North Market Street
Wilmington, DE 19890
Attn: Jeffrey C. Wolken

**Re: Acceptance of Appointment as the Protector for the Simon L.
Bernstein Irrevocable Trust Agreement.**

Dear Mr. Wolken:

Please know that I hereby accept my appointment as the protector of The Simon L. Bernstein Irrevocable Trust Agreement under Section 14 of said Trust. Under this Section, I am given the power to remove and replace the trustee of said Trust.

Regards,


TRUST PROTECTOR

William E. Stansbury, ~~Investment Advisor~~