



Life Insurance Company of the Southwest

Claims

TEL: 800 232-5246 • FAX: 802 229-7353

September 8, 2009

#BWNCDPH

MONROE GA 30656-2703

Re: Your policy
Accelerated Benefits for Critical Illness

Dear

We acknowledge receipt of your signed application for Election of Accelerated Benefits under the Critical Illness rider. In accordance with your application signed by you on September 2, 2009; your request for settlement under a partial election option on your policy has been honored.

Enclosed please find our check for \$120,000.00, which represents the Accelerated Benefit Amount requested.

This check represents a partial settlement of \$252,644.65 of the death benefit on your policy \$477,355.35 of the death benefit remains in force.

This acceleration of Death Benefit has decreased your Face amount, which has reduced the Minimum Monthly Premium amount. Although the Minimum Monthly Premium has been reduced on the illustration we have made no change to your Planned Period Premium. The policy owner may choose the premium level and higher premiums may accumulate additional cash value, if an adjustment is desired you can contact Customer Service at 800-732-8939 and request this.

It was a pleasure being of service to you.

If you have any questions, please feel free to call me at the toll free number indicated.

Sincerely,

Senior Claims Examiner

Telephone Extension

Enclosure



Life Insurance Company of the Southwest
 Administrative Offices: Home Office:
 One National Life Drive 1300 West Mockingbird Lane
 Montpelier, Vermont 05604 Dallas, Texas 75247-4921
 Tel: (802) 229-3333 (560)



September 04, 2009



MONROE GA 30656-2703

POLICY



BCB
 Special Handling 1

Detach at Perforation Before Depositing Check

PLEASE DETACH BEFORE DEPOSITING

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE SECURITY DOCUMENT. CHECK BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.



Life Insurance Co. of the Southwest
 Administrative Offices:
 One National Life Drive
 Montpelier, Vermont 05604

JPMorgan Chase Bank
 Controlled Disbursements
 P.O. Box 660197
 Dallas, Texas 75266-0197

88-88
 1113

Check No:
 Date:

09/04/2009

PAY 560JE
One Hundred Twenty Thousand and 00/100 Dollars

\$120,000.00

NOT VALID UNLESS PRESENTED
 FOR PAYMENT WITHIN
 90 DAYS

To the
 order of

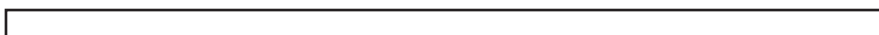


MONROE GA 30656-2703
 (999326188)



Payment is subject to the
 terms of the contract
 identified above

Robert C. Collins



THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING ENDORSEMENTS.

Policy Number:
 Owner:
 Insured:

Date: September 4, 2009

The calculation shown below is based on the following:

- ✔ The Election Date is 07/02/2009 this is based on the last premium date.
- ✔ The Owner elects to accelerate \$252,644.65 of the Insured's Death Benefit in force on the Election Date.
- ✔ The Accelerated Benefits Interest Rate in effect on the Election Date is 6.50%.
- ✔ The Administrative Fee in Effect on the Election Date is \$250.00.

Contract Values Before Election of Accelerated Benefits on 07/02/2009:	
Death Benefit	\$730,000.00
Accumulated Value	\$685.27
Outstanding Debt	\$0.00
Cash Surrender Value	\$0.00
Minimum Monthly Premium	\$172.46

Death Benefit Accelerated \$252,644.65

Calculation of Accelerated Benefits Amount as of 07/02/2009:	
Present Value of the Death Benefit Accelerated	\$124,488.57
Minus Adjustment for Future Premiums	- \$4,238.57
Minus Administrative Fee	- \$250.00
Equals Accelerated Benefits Amount	= \$120,000.00

Calculation of Benefit Paid as of 07/02/2009:	
(a) Accelerated Benefits Amount	\$120,000.00
(b) Pro-rata Repayment of Outstanding Debt	\$0.00
(c) Cash surrender value which corresponds to the death benefit being accelerated	\$0.00
Benefit Paid is equal to (a) minus (b) but not less (c)	= \$120,000.00

Contract Values After Election of Accelerated Benefits on 07/02/2009:	
Death Benefit	\$477,355.35
Accumulated Value	\$448.11
Outstanding Debt	\$0.00
Cash Surrender Value	\$0.00
Minimum Monthly Premium	\$119.41