

Notice of Liquidation and Assumption Agreement
Lincoln Memorial Life Insurance Company (Lincoln Memorial)
Memorial Service Life Insurance Company (Memorial Service)

On September 22, 2008 Lincoln Memorial and Memorial Service were ordered liquidated by order of the 250th Judicial District Court of Travis County, Texas (the "Liquidation Order"). On the same day the court appointed the Texas Commissioner of Insurance as Liquidator. The Commissioner has delegated his authority as Liquidator to Special Deputy Receiver (SDR), Donna J. Garrett. Please visit www.lincolnmemorallife.com to read the liquidation order and Liquidation Plan and other documents related to the Companies.

The records reflect that you have a policy issued by Lincoln Memorial or Memorial Service, and this policy has been administered by North America Life Insurance Company.

The purpose of this Notice is to advise you of the Liquidation of Lincoln Memorial and Memorial Service and to advise you that your policy has been assumed by North America Life Insurance Company.

Each state where Lincoln Memorial and Memorial Service were licensed has created a life and health insurance guaranty association to provide continuing coverage for certain policies issued by insurance companies that become insolvent such as Lincoln Memorial and Memorial Service, subject to statutory limitations and restrictions. To provide this continuing coverage, the life and health insurance guaranty associations have entered into an agreement ("assumption agreement") with North America Life Insurance Company whereby your policy will be directly assumed by North America Life Insurance Company. This means North America Life Insurance Company will now be the insurer for your policy, and has assumed the insurance obligations. You do not need to file a claim or take any other action to receive the benefit of the assumption agreement. You are receiving an assumption certificate confirming the assumption by North America Life Insurance Company with this notice. There are no other changes to your policy: your insurance coverage is the same.

If your policy requires you to pay premiums, you need to continue paying those to North America Life Insurance Company. **Your policy will terminate if you do not pay premiums.**

If you have questions about the benefits you are receiving, making claims, or your policy in general, please contact: North America Life Insurance Company, 4611 Bee Caves Rd., Suite 201, Austin, TX 78746, 1-800-560-2641.

WEB LINKS

- State guaranty associations: go to the NOLHGA website and find the link to your state.
- NOLHGA: www.nolhga.com
- Texas Department of Insurance: www.tdi.state.tx.us.com
- Estate Website: www.lincolnmemorallife.com