

A BANNER AND WILLIAM PENN GENERAL AGENCY COMMUNICATION

LIFE UMBRELLA UL 120 WITHDRAWN

TO: ALL BANNER AND WILLIAM PENN GENERAL AGENTS
FROM: FRANK GENCARELLI, SVP DISTRIBUTION AND MARKETING
DATE: APRIL 2, 2010

Effective Monday, April 12, Life Umbrella 120 will be withdrawn and no longer available in states where Banner or William Penn's Life Choice UL product is approved.

Any application received on April 12 and thereafter in these jurisdictions will be processed as a Life Choice UL application.

A current list of product availability by state is attached.

10-023LGA