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11 and MURIEL SPOONER, on behalf of themselves
and all others similarly situated

12
13 **UNITED STATES DISTRICT COURT**
14 **CENTRAL DISTRICT OF CALIFORNIA**

15
16 JOYCE WALKER, KIM BRUCE
HOWLETT, and MURIEL
17 SPOONER, on behalf of themselves
and all others similarly situated,

18 Plaintiffs,

19 v.

20 LIFE INSURANCE COMPANY OF
THE SOUTHWEST, a Texas
21 corporation,

22 Defendant.

CLASS ACTION

CASE NO.: CV 10-9198 JVS (RNBx)

Formerly Case No.: 3:10-cv -04852
JSW
from Northern District of California

**EXHIBITS D AND H TO
DECLARATION OF JACOB N.
FOSTER REGARDING LSW'S
MARKETING DOCUMENTS
DISCUSSED IN THE
DECLARATION OF TIMOTHY
PERLA**

Judge James V. Selna

Date: September 10, 2012
Time: 1:30 p.m.
Courtroom: 10C

EXHIBIT D



NATIONAL LIFE

Date

Name
Address
City, State zip

Re: Policy No. []

Dear []

As the newly appointed servicing agent on your **National Life Insurance Company** life insurance policy, I'd like to take a moment to introduce myself. Since the agent from whom you purchased your policy is no longer with the company, your policy has been referred to me, should you require service.

If it has been awhile since you reviewed your policy and the coverage it is providing, I would be happy to meet with you at your convenience to go over its current values and answer any questions you may have. Many policyholders find that this type of annual review results in a more efficient insurance program.

Enclosed is a request form to service your policy. Please sign and mail it back to me in the enclosed postage-paid envelope. If you have immediate needs or questions, please feel free to contact me by telephone: (323) 482-4284 or email: sy_michael@nlvmail.com.

I look forward to working with you and to providing the level of service you expect from National Life.

Sincerely,

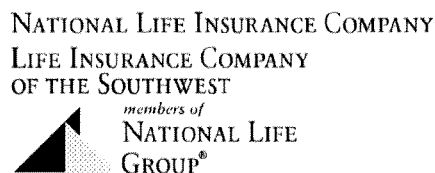
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Registered Representative, Equity Services, Inc.
CA Insurance License #0742582

TC45366(1108)

Michael Sy is a Registered Representative of, and securities are offered solely by, Equity Services, Inc., Member FINRA/SIPC, 8383 Wilshire Blvd., Suite 450, Beverly Hills, CA 90211 Tel: (323) 655-9998.

8383 WILSHIRE BLVD., SUITE 450 • BEVERLY HILLS, CALIFORNIA 90211 • TEL: 323 655-9998 • FAX: 323 655-4336
National Life Insurance Company • Home Office: Montpelier, Vermont 05604

EXHIBIT H



Your Life is Not Static. Why should your life insurance be?

Congratulations! You made a smart decision by choosing to purchase a life insurance policy. However, preparing for a lifetime of financial security is not something you do only once.

Have you planned for change?

It is common knowledge that life can change quickly. What may not be common knowledge is that you should have your insurance coverage reviewed on a regular basis to ensure it can still meet your protection needs based on those life changes.

Smart planning means regularly evaluating your current life circumstances, the changes that have occurred and how they may impact your coverage needs.

Chances are there have been significant changes in your life since you purchased your policy. Take a moment to consider the following.

Have you:

- Purchased a new home?
- Married or Divorced?
- Welcomed a new baby into the family?
- Had a death in the immediate family?
- Developed funding needs for a child's college education?
- Become concerned with how you will support your retirement?
- Received an inheritance?
- Become an empty nester?
- Purchased or sold your business?
- Received an increase in salary?
- Become concerned with how you will transfer your wealth efficiently?
- Or simply not reviewed your policy in several years?

If you have encountered any of these changes, then it is important to evaluate how these may affect your coverage needs. A financial representative can help you determine the appropriate modifications that may need to be made to ensure your policy can adequately meet your life needs.

Or, it may be that your coverage is still sufficient and no changes need to be made to your policy. In that case, you can breathe easy knowing you are adequately protected in the event your policy benefits should be needed.

Is your insurance coverage keeping up with your life changes?
If you're not positive, then it's time to request a life insurance checkup.

National Life Home Office: One National Life Drive, Montpelier, Vermont 05604 • (888) 297-3990 • www.nationallife.com.
LSW Home Office: 1300 West Mockingbird Lane, Dallas, Texas 75247 • (800) 579-2878 • www.lifeofsouthwest.com.

National Life Group® is a trade name of National Life Insurance Company and its affiliates. Life Insurance Company of the Southwest (LSW) is not an authorized insurer in New York and does not do any insurance business in New York. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations.

Experience Life

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