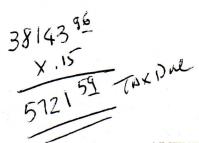


Mutual of Omaha Plaza Omaha, NE 68 402 342 7600 mutualofomaha.com

May 26, 2004



MAURINE HAMILTON 9008 EAST DR AUSTIN TX 78753-5112

> ALFRED HAMILTON Coverage ID: UA7722948 UA8497367 UA8497368

Dear Mrs. Hamilton:

We were very sorry to learn of your husband's death. Mutual of Omaha wants to provide all the help we can at this time. We hope the enclosed brochure on "Grief and Healing" is found helpful.

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The enclosed Life Insurance Claim Statement form is being provided for completion by the beneficiary. The form must be completed and signed by the beneficiary, then sent to United of Omaha with a certified death certificate. It is important that the claim form be signed in the same manner as the beneficiary would sign a check.

Please give special attention to the Notice enclosed with the claim form concerning possible federal income tax withholding. This notice is to be signed and returned unless a portion of the proceeds is to be withheld. The total cash value for all 3 annuities is \$314,897.42 and of this amount \$38,143.96 is taxable income to you.

As a service to beneficiaries, United of Omaha provides our Total Access Benefits Service which is an interest-earning account with check writing privileges, and will be provided to the beneficiary at no cost. The beneficiary will receive a supply of personalized checks to use for withdrawals of \$250 or more. A regular monthly statement of the account will also be provided. This will show the account balance and a record of transactions. Please take a few moments to review the enclosed information on the Total Access Benefits Service before the claim form is completed.

The claim will be given our prompt attention. If we need to provide additional instructions, further correspondence will be sent shortly. If you have any questions about the policy, or the claim process, please don't hesitate to contact us at 1-800-646-7592. We will be glad to answer any questions or help in any way we can.

Sincerely,

Clara Gange

Clara Lange Individual Retirement Plan Services Retirement Plans Division

Enc.

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