CHASE

Annual Escrow Account Disclosure Statement

Customer Care

Customer Care Phone: 1-800-848-9136
Hearing Impaired (TDD): 1-800-582-0542
www.chase.com/homefinance/customerservice

#BWNHLPR
#3131936303513080#

13355 EDS Z 25608 C - BRE ZE
EDWIN HERSYMIUK
KIM HERSYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

Loan Summary

Loan Number:	1936303513
Principal Balance:	$78,736.88
Escrow Balance:	$2,049.22
Next Payment Due:	09/01/08

Statement Date
August 28, 2008

Property Address:
2137 Sutherland Drive
Harvey, LA
Home Phone Number
504-881-8240

Prior Payment Breakdown

Principal and Interest	$895.56
Escrow	$280.91
Total Payment	**$1,176.47**

New Payment Breakdown Effective 10/01/08

Principal and Interest	$895.56
Escrow	$301.84
Shortage Spread	$20.51
Total Payment	**$1,217.91**

YOUR ESCROW ACCOUNT HISTORY

This is a statement of the actual activity in your escrow account from 10/07 to 10/08. Keep this statement for your records and compare it to your previous escrow account disclosure statement dated August 29, 2007. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to the Actual Payments

		Prior Year Projection			Actual Activity		
Description	Month	Payments to escrow account	Payments from escrow account	Escrow Balance	Payments to escrow account	Payments from escrow account	Escrow Balance
Beginning Balance		$0.00	$0.00	$2,414.13	$0.00	$0.00	$2,414.13
Payment	10/07	$280.91	$0.00	$2,695.04	$280.91	$0.00	$2,695.04
Hazard Ins	10/07	$0.00	$2,044.35	$650.69	$0.00	$1,833.72*	$861.32
Payment	11/07	$280.91	$0.00	$931.60	$642.83*	$0.00	$1,504.15
Payment	12/07	$280.91	$0.00	$1,212.51	$1,919.91*	$0.00	$3,424.06
County Tax	12/07	$0.00	$650.69	$561.82	$0.00	$691.12*	$2,732.94
Hazard Ins	12/07	$0.00	$0.00	$561.82	$0.00	$2,187.00*	$545.94
Payment	01/08	$280.91	$0.00	$842.73	$280.91	$0.00	$826.85
Payment	02/08	$280.91	$0.00	$1,123.64	$280.91	$0.00	$1,107.76
Payment	03/08	$280.91	$0.00	$1,404.55	$280.91	$0.00	$1,388.67
Payment	04/08	$280.91	$0.00	$1,685.46	$280.91	$0.00	$1,669.58
Payment	05/08	$280.91	$0.00	$1,966.37	$280.91	$0.00	$1,950.49
Flood Ins	05/08	$0.00	$676.00	$1,290.37	$0.00	$744.00*	$1,206.49
Payment	06/08	$280.91	$0.00	$1,571.28	$280.91	$0.00	$1,487.40
Payment	07/08	$280.91	$0.00	$1,852.19	$280.91	$0.00	$1,768.31
Payment	08/08	$280.91	$0.00	$2,133.10	$280.91	$0.00	$2,049.22
Payment	09/08	$280.91	$0.00	$2,414.01	$0.00*	$0.00	$2,049.22
Payment	10/08	$0.00	$0.00	$2,414.01	$0.00	$0.00	$2,049.22
Total		$3,370.92	$3,371.04		$5,090.93	$5,455.84	

* Either the date or the amount differs from the previous projection.

Your previous Escrow Account Disclosure Statement projected payments to your escrow account would be $280.91 monthly, totaling $3,370.92. Under federal law, your lowest monthly balance should not go below $561.82.

Please detach and return the bottom portion of this statement with your shortage.

GENERAL ESCROW INFORMATION

Instead of making multiple payments for insurance and taxes during the year, escrow enables you to put money aside monthly and let Chase handle the payments.

Description	Due Date	New Year Projections	Monthly Required Escrow
Flood Ins	05/09	$744.00	$62.00
Hazard Ins	11/08	$2,187.00	$182.25
County Tax	12/08	$691.12	$57.59
Totals		$3,622.12	$301.84

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow	$301.84
Total Required Reserve	$603.68

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The **Target Balance** is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance
Target Balance		$0.00	$0.00	$2,576.28
Payment	10/08	$301.84	$0.00	$2,878.12
Payment	11/08	$301.84	$0.00	$3,179.96
Hazard Ins	11/08	$0.00	$2,187.00	$992.96
Payment	12/08	$301.84	$0.00	$1,294.80
County Tax	12/08	$0.00	$691.12	$603.68**
Payment	01/09	$301.84	$0.00	$905.52
Payment	02/09	$301.84	$0.00	$1,207.36
Payment	03/09	$301.84	$0.00	$1,509.20
Payment	04/09	$301.84	$0.00	$1,811.04
Payment	05/09	$301.84	$0.00	$2,112.88
Flood Ins	05/09	$0.00	$744.00	$1,368.88
Payment	06/09	$301.84	$0.00	$1,670.72
Payment	07/09	$301.84	$0.00	$1,972.56
Payment	08/09	$301.84	$0.00	$2,274.40
Payment	09/09	$301.84	$0.00	$2,576.24
Total		$3,622.08	$3,622.12	

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow Shortage: Your Anticipated Escrow Balance is $2,330.13. Your Target Balance according to this analysis is $2,576.28. The Anticipated Escrow Balance is less than the Target Balance. For that reason your account has a shortage in the amount of $246.15 that will be collected over a period of 12 months or more. However, you may opt to make a lump-sum payment using the LUMP-SUM ESCROW SHORTAGE COUPON.

Anticipated Escrow Balance	$2,330.13
Minus the Target Balance	$2,576.28
Escrow Shortage	$246.15

Anticipated Escrow Balance is calculated by taking your actual escrow balance of $2,049.22 as of August 28, 2008. The balance is then calculated by adding all payments and subtracting all disbursements scheduled for your escrow account until the effective date of the new payment, October 1, 2008.

This statement is not a request for payment. It is for informational purposes only.

Your new monthly mortgage payment for the coming year will be $1,217.91 of which $895.56 will be for principal and interest and $322.35 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

671108

☐ Final K-1 ☐ Amended K-1 OMB No. 1545-0130

Schedule K-1
(Form 1120S)

Department of the Treasury
Internal Revenue Service

2008

For calendar year 2008, or tax year beginning _____, 2008
ending _____, _____

Shareholder's Share of Income, Deductions, Credits, etc.

► See page 2 of form and separate instructions.

Part I Information About the Corporation

A Corporation's employer identification number
91-2132510

B Corporation's name, address, city, state, and ZIP code
ADVANCED MANUFACTURING & TECHNOLOGY
P. O. BOX 428
HARVEY, LA 70059

C IRS Center where corporation filed return
Ogden, UT 84201-0013

Part II Information About the Shareholder

D Shareholder's identifying number
439-59-5799

E Shareholder's name, address, city, state, and ZIP code
EDWIN J. HERASYMIUK
2137 SUTHERLAND PLACE
HARVEY, LA 70058

F Shareholder's percentage of stock ownership for tax year ..... 100.00000 %

FOR IRS USE ONLY

Part III Shareholder's Share of Current Year Income, Deductions, Credits, and Other Items

1	Ordinary business income (loss) 58,346.	13	Credits
2	Net rental real estate income (loss)		
3	Other net rental income (loss)		
4	Interest income		
5a	Ordinary dividends		
5b	Qualified dividends	14	Foreign transactions
6	Royalties		
7	Net short-term capital gain (loss)		
8a	Net long-term capital gain (loss)		
8b	Collectibles (28%) gain (loss)		
8c	Unrecaptured section 1250 gain		
9	Net section 1231 gain (loss)		
10	Other income (loss)	15 A	Alternative minimum tax (AMT) items -579.
11	Section 179 deduction	16 D	Items affecting shareholder basis 2,100.
12	Other deductions		
		17	Other information

*See attached statement for additional information.

BAA For Paperwork Reduction Act Notice, see Instructions for Form 1120S.

Schedule **K-1** (Form 1120S) 2008

SPSA0412 12/10/08

2008 Tax Information

1) Chad M. Dean SS# 435-71-5129 DOB. 12/24/87

2) Colin J. Herasymiuk SS# 662-05-6990 DOB. 2/7/02

* Chad attended UNO Spring 2008
Tuition $1,977.00 (see attached 1098-T)

Colin attended St. Rosalie School
2008 Kindergarten Tuition $1,333.99

Colin also attended St. Rosalie Summer camp
2008 Summer Camp and after care $1,160.00

* Total of Colin's tuition, summer camp: after care
$2,493.99

St. Rosalie School Tax ID# 72-6013753
612 2nd Avenue
Harvey, LA 70058

29952 2-2

RECIPIENT'S/LENDER'S name, address, and telephone number

CHASE HOME FINANCE LLC
3415 VISION DRIVE
COLUMBUS OH 43219
1-800-848-9136

☐ CORRECTED (if checked)

*** Caution:** *The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.*

OMB No. 1545-0901

2008

Form **1098**

Mortgage Interest Statement

RECIPIENT'S federal identification no.	PAYER'S social security number
20-1897196	439-59-5799

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code

#BWNKHCR
#3131936303513015#

29952 BOR Z 00509 C - PR98
EDWIN HERSYMIUK
KIM HERSYMIUK
2137 SUTHERLAND PLACE
HARVEY LA 70058-1403

1 Mortgage interest received from payer(s)/borrower(s) *	$4,303.73
2 Points paid on purchase of principal residence	$0.00
3 Refund of overpaid interest	$0.00
4 Mortgage insurance premiums	$0.00
5 Real estate taxes paid	$634.27
Account number (see instructions)	1936303513

Copy B For Payer

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

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Form **1098** (keep for your records) Department of the Treasury - Internal Revenue Service

0000001 CHFS008 090105 Page 2 of 2 29952

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least $600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936, Home Mortgage Interest Deduction, and Pub. 535, Business Expenses.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution**: *If you prepaid interest in 2008 that accrued in full by January 15, 2009, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2008 even though it may be included in box 1.* If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2008 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525, Taxable and Nontaxable Income.

Box 4. Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Schedule A (Form 1040) instructions.

Box 5. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

FREQUENTLY ASKED QUESTIONS ABOUT THE MORTGAGE INTEREST STATEMENT

Q. What can I claim as deductions for income tax purposes?

A. Please contact your tax/financial advisor, the IRS at 1-800-829-1040 or go online at *www.IRS.gov* for more information.

Q. I pay mortgage insurance premiums monthly. Why is there no amount listed in Box 4 (Mortgage Insurance Premiums) on my 1098 Mortgage Interest Statement?

A. Box 4 (Mortgage Insurance Premiums) applies only to loans closed after December 31, 2006. See the Schedule A (Form 1040) instructions for more information.

Q. Why did I pay more interest this year than last year?

A. The amount of interest credited to your account may change from year to year. The reason for the change could depend on the number of payments Chase received during the calendar year, or an interest rate change.

Q. Why doesn't my Social Security number appear on the Mortgage Interest Statement?

A. In accordance with IRS regulations, Chase is only required to report mortgage interest received from the "Payer of Record" on the loan (see instructions for Payer/Borrower above). Chase reports mortgage interest received in the name and social security number of the first person listed on the billing statement, also known as the primary borrower. If you would like to change the primary borrower to another name listed on the note, send a written request containing signatures from **all** borrowers listed on the note. Mail this request to: Chase Home Finance, Attn: Year End, PO Box 24725, Columbus, OH 43224-9833. The request will not be granted unless Chase receives a written request signed by all borrowers.

Q. Can reportable interest be claimed by more than one person?

A. In accordance with IRS regulations, Chase reports mortgage interest received in the name of one individual only (see instructions for Payer/Borrower above). Please contact your tax/financial advisor, the IRS at 1-800-829-1040 or go online at *www.IRS.gov* for more information.

Q. If my loan was transferred during the year and is now being serviced by a different company or I refinanced my loan, will I receive more than one Form 1098 Mortgage Interest Statement?

A. You should receive a form 1098 from each company to which you paid reportable mortgage interest or points. If you refinanced and had reportable interest on both the old and new loan, then you should receive a separate 1098 Mortgage Interest Statement for each account.

Q. Are real estate taxes paid reported to the IRS and can I deduct them?

A. In accordance with IRS regulations, Chase is not required to report real estate taxes paid to the mortgagor or the IRS. We provide you with the amount of real estate taxes paid in box 5 on form 1098 for informational purposes only. To determine if real estate taxes paid are deductible, please contact your tax/financial advisor, the IRS at 1-800-829-1040 or go online at *www.IRS.gov* for more information.

Q. If my mortgage was with Chase last year how do I get a copy of that 1098 Mortgage Interest Statement?

A. You can find a copy of your 1098 for last year on-line at *www.chase.com*.

Q. I paid points at closing. Why is there no amount listed in Box 2 (Points paid on purchase of principal residence) on my 1098 Mortgage Interest Statement?

A. In accordance with IRS regulations, not all points are reportable. See Instructions for Payer/Borrower Box 2 above or contact your tax/financial advisor, the IRS at 1-800-829-1040 or go online at *www.IRS.gov* for more information.

Home > UNO Student Financials > UNO Student Financials > Inquire > **Search 1098-T forms by emplid** New Window

To search via Emplid without returning to the search page, enter an Emplid on the box to the left, press tab, then select a year in the box to the right.

Select Year
2007
2008

Search by EmplID: 2308029

FILER'S name, street address, city, state, ZIP code, and telephone number

Filed by PAT CASEY
UNIVERSITY OF NEW ORLEANS
2001 LAKESHORE DR.
NEW ORLEANS, LA 70148
tel # 280-6211

1 Payments received for qualified tuition and related expenses

2 Amounts billed for qualified tuition and related expenses
$1,977.00

OMB No. 1545-1574

2008

Form **1098-T**

Tuition Statement

FILER'S Federal identification no.
72-0702000

STUDENT'S social security number
435715129

3 If this box is checked, your educational institution has changed its reporting methods for 2007

Copy B
For Student

STUDENT'S name:
CHAD MICHAEL DEAN

4 Adjustments made for a prior year
$0.00

5 Scholarships or grants
$0.00

Street address (including apt. no.):
2137 SUTHERLAND PL

6 Adjustments to scholarships or grants for a prior year
$0.00

7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2008

This is important tax information and is being furnished to the Internal Revenue Service

City, State, and ZIP code:
HARVEY LA 70058

Service Provider/Acct. No. (see instr.)

8 Check if at least half-time student

9 Check if a graduate student

10 Ins. contract reimb./refund
$0.000

Form **1098-T** (keep for your records) Department of the Treasury - Internal Revenue Service

Return to Search

REGIONS

March 05, 2009

Kim Herasymiuk
2137 Sutherland Place
Harvey, LA 70058-1403

Dear Ms. Herasymiuk:

Thank you for your recent call regarding the amount of interest paid on your account. Our records reflect the interest paid on your Home Equity Line of Credit account number 410266008 for 2008 was $567.88.

If you need further assistance, please contact us at 1-800-REGIONS (1-800-734-4667). We welcome the opportunity to assist you.

Thank you for your relationship with Regions.

Sincerely,

Tonya T. Fritz
BankCard Specialist

Banking products and services are provided by Regions Bank. Regions Bank is a division and trade name of Regions Bank. Member FDIC. Equal Housing Lender.

Post Office Box 216
Birmingham, Alabama 35201

AGENCY		
Major	Sub	Minor
08640	117	123

LOAN NUMBER: 1936303513

American Security Insurance Company

PO BOX 50355, ATLANTA, GEORGIA 30302

RESIDENTIAL PROPERTY

ADDITIONAL INSURED ENDORSEMENT

12/13/2007

POLICY NUMBER: 17ONC1936303513

ADDITIONAL INSURED-NAME AND ADDRESS (Street No., City, State, Zip)

EDWIN HERSYMIUK
2137 SUTHERLAND PLACE
HARVEY, LA 70058-1403

NAMED INSURED MORTGAGEE-Name and Address:

CHASE HOME FINANCE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 47020
DORAVILLE, GA 30362
PHONE: (877) 530-8951

POLICY PERIOD ONE YEAR	COVERAGES	LIMITS OF LIABILITY	PREMIUM
EFFECTIVE DATE: 11/05/2007 EXPIRATION DATE: 11/05/2008	DWELLING	$ 184,400	$ 2,111.00
EFFECTIVE TIME: NOON ☐ 12:01 A.M. ☒	Personal Property	73,760	295.00
DESCRIBED LOCATION (if different from mailing address above)	Personal Liability	25,000	46.00
2137 SUTHERLAND DRIVE	Medical Payments	$1000	INCL.
HARVEY, LA 70058			
			$
			$
	2007 LA FAIR Plan Emergency Assessment		$ 76.00
			$
			$
	ANNUAL PREMIUM AMOUNT		$ 2,111.00
	ANNUAL TOTAL AMOUNT		$ 2,187.00

Forms and endorsements which are made a part of this policy at time of issue:

SEE BACK FOR LIST OF FORMS INCLUDED

This policy covers buildings and, to a limited extent, your personal property in the buildings at the Described Location and your liability arising out of occurrences taking place within the boundaries of the Described Location, if a premium for these coverages is shown above. The amount of insurance may not be high enough to fully indemnify you in case of covered loss.

Personal Property and Personal Liability Coverages- We cover your personal property in the Dwelling Property against the perils specified in the Personal Property Endorsement. We also cover your liability, but such coverage is limited to occurrences taking place within the boundaries of the Described Location. Read this policy and all endorsements carefully. THIS COVERAGE WILL NOT APPLY TO PERSONAL PROPERTY LOSSES OR OCCURRENCES GIVING RISE TO YOUR LIABILITY OUTSIDE THE BOUNDARIES OF THE DESCRIBED LOCATION.

IMPORTANT NOTICE:

You may decline the personal property and personal liability coverages by mailing the enclosed rejection form to us. If you mail the rejection form within 30 days of the effective date, we will cancel the personal property and personal liability coverages flat.

DEDUCTIBLES: With respect to all perils except Theft or Vandalism and Malicious Mischief, the sum of $ 500 shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring. With respect to Theft or Vandalism and Malicious Mischief a $ 500 per loss deductible applies except as respects vacant property which is subject to a $ 1000 per loss deductible. These deductibles shall apply separately to each building or structure.

Subject to the terms and provisions of the Mortgage Service Program, Residential Property Mortgagee's Policy, including but not limited to the Residential Property coverage form attached hereto, it is agreed that the insurance applies to the property described above and to any person shown as an Additional Insured with respect to such property, subject to the following additional provisions:

(a) The above Named Insured Mortgagee is authorized to act for such Additional Insureds in all matters pertaining to this insurance including receipt of Notice of Cancellation; and return premium, if any.

(b) The above Named Insured Mortgagee is authorized to advance all funds to be recovered from the Additional Insured for the insurance afforded.

(c) Loss, if any, shall be adjusted with and payable to the above Named Insured Mortgagee, and the Additional Insureds as their interest may appear, either by a single instrument so worded or by separate instruments payable respectively to the Named Insured Mortgagee and the Additional Insured, at the company's option.

CLAIMS INFORMATION ONLY
1-800-326-2845

ALL OTHER INQUIRIES
1-877-530-8951

NYL RETIREMENT PLAN SERVICES
SIMPLE IRA
P O BOX 8070
BOSTON MA 02266-8070

3676

EDWIN HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

Statement Period
January 1, 2008 to December 31, 2008

GULF X-RAY NDFI SIMP-IRA

Plan ID	**720464110**
Investment Professional	
Date of Hire	**01/01/1987**
Date of Participation	**07/16/1998**

Your Total Account Value

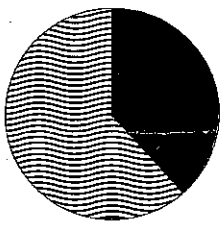
Opening Balance on 01/01/2008	**$10,600.21**
Deposits	
Employee Contributions	$0.00
Distributions & Fees	($28.00)
Investment Earnings	($3,403.58)
Ending Balance on 12/31/2008	**$7,168.63**

Your Personal Portfolio Rate of Return

This Period	Year-to-Date
(13.06)%	(32.15)%

Your Personal Rate of Return is a measure of the performance of the funds in your retirement account for the specified time period. It measures the actual performance you have experienced based on a calculation that considers contributions, withdrawals, transfers, loans, dividend reinvestment, capital gains, distributions and the performance of the funds in your account. Performance is shown net of fees.

Your Portfolio Allocation



Current Portfolio Allocation

38.96% Equity
61.04% International

Asset Category/ Investments	Current Balance	Shares/ Units	Shares/ Unit Price
Equity	**$2,792.93**		
MainStay Cap Appr Fund A	$0.00	0.000	$20.74
MainStay Cap Appr Fund B	$1,204.74	65.582	$18.37
MainStay Capital Appreciation Fund Inv	$1,588.19	76.761	$20.69
International	**$4,375.70**		
MainStay International Equity Fund Inv	$2,471.68	232.519	$10.63
MainStay Int'l Equity A	$0.00	0.000	$10.60
MainStay Int'l Equity B	$1,904.02	192.519	$9.89
Total	**$7,168.63**		

Due to market fluctuations, investment objectives may not be met.

49871

NYL..x76110x.0428779004.07352.07352.TRCNYL01.PRTP00014.0002276.000000003.932649692.720464110..OTP.4.0106P

Statement Period
January 1, 2008 to December 31, 2008

Your Account Holdings Summary

Investment Name	Direction of Future Contributions	Balance on 01/01/2008	Deposits	Distributions/ Fees	Exchanges	Investment Earnings	Balance on 12/31/2008
MainStay Cap Appr Fund A	0%	$731.75	$0.00	($1.65)	($793.67)	$63.57	$0.00
MainStay Cap Appr Fund B	60%	$3,925.17	$0.00	($6.36)	($1,679.31)	($1,034.76)	$1,204.74
MainStay Capital Apprecia	0%	$0.00	$0.00	($4.01)	$2,472.98	($880.78)	$1,588.19
MainStay International Eq	0%	$0.00	$0.00	($5.32)	$3,211.88	($734.88)	$2,471.68
MainStay Int'l Equity A	0%	$899.64	$0.00	($2.17)	($994.17)	$96.70	$0.00
MainStay Int'l Equity B	40%	$5,043.65	$0.00	($8.49)	($2,217.71)	($913.43)	$1,904.02
Total Holdings	**100%**	**$10,600.21**	**$0.00**	**($28.00)**	**$0.00**	**($3,403.58)**	**$7,168.63**

Your Vesting Summary

Money Type	Current Balance	Current Vested Percent	Current Vested Value
Employee Contribution	$4,499.04	100 %	$4,499.04
ER Matching	$2,669.59	100 %	$2,669.59
Total	**$7,168.63**		**$7,168.63**

Contact Us

Investment Professional

Online Services
For account information and retirement planning tools, visit:
www.nylim.com/retirement

Participant Service Center 1-800-778-6847
Automated voice response system is available anytime, day and night.
Participant Service Representatives
Available on business days, 8 AM - 5 PM ET

Securities distributed by NYLIFE Distributors LLC, 169 Lackawanna Avenue, Parsippany, NJ 07054

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EMJAY
P.O. Box 173764
Denver, CO 80217-3764

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

>04542 7106673 001 092108

KIM HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058

Statement Period: 10/01/2008 - 12/31/2008
Participant ID: 5998208
Plan: 397824-01

Account Summary

	Employee	Employer	Total
Balance as of September 30, 2008	**$14,774.38**	**$18,565.30**	**$33,339.68**
Contributions	420.00	210.00	630.00
Change in Value	-3,489.70	-4,382.79	-7,872.49
Balance as of December 31, 2008	**$11,704.68**	**$14,392.51**	**$26,097.19**
Vested Balance as of December 31, 2008	**$11,704.68**	**$14,392.51**	**$26,097.19**

Vesting information provided as of December 31, 2007

Investment Performance Information

Individual Rate of Return

Current Period	Year to Date
-23.40%	-40.67%

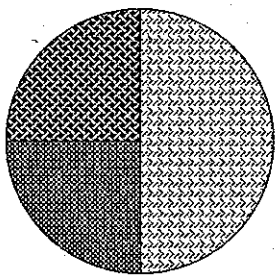
Personalized performance information is provided to accountholders as a general approximation of the overall recent performance of their account. It is calculated based on a formula which estimates the equivalent rate of return during the period, based on the opening balance, transaction activity and closing balance. Past performance is not a guarantee or prediction of future results.

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

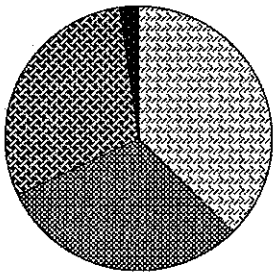
Investment Selection for Future Contributions

All future contributions will be directed as follows :



- 50% Large Cap
  50% Vanguard 500 Index Signal
- 25% International
  25% Vanguard International Growth Portfolio
- 25% Mid Cap
  25% Vanguard Strategic Equity Fund

Account Summary by Investment Option



- 37.59% Large Cap
- 30.4% Mid Cap
- 29.93% International
- 2.08% Bond

	Beginning Balance	Deposits	Change in Value	Transfers	Withdrawals /Expenses	Ending Balance	Ending Units/ Shares
Bond							
Vanguard Total Bond Market Index Signal	519.69		22.84			542.53	53.293
Large Cap							
Vanguard Total Stock Mkt Idx Signal	519.91		-118.09			401.82	19.098
Vanguard 500 Index Signal	11,661.24	314.96	-2,562.71			9,413.49	137.143

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

Account Summary by Investment Option (continued)

	Beginning Balance	Deposits	Change in Value	Transfers	Withdrawals /Expenses	Ending Balance	Ending Units/ Shares
Mid Cap							
Vanguard Index Trust - Ext. Market Port	626.75		-166.74			460.01	19.159
Vanguard Strategic Equity Fund	10,046.99	157.44	-2,734.91			7,469.52	638.420
International							
Vanguard International Growth Portfolio	9,965.10	157.60	-2,312.88			7,809.82	640.150
Totals	**33,339.68**	**630.00**	**-7,872.49**			**26,097.19**	

Account Summary by Contribution Source

	Beginning Balance	Deposits	Change in Value	Withdrawals /Expenses /Transfers	Ending Balance	Percent Vested	Vested Balance
Ee Pre-Tax	14,774.38	420.00	-3,489.70		11,704.68	100%	11,704.68
Match Subject To Vesting	3,863.78	210.00	-911.36		3,162.42	100%	3,162.42
Base Subject To Vesting	9,898.54		-2,336.84		7,561.70	100%	7,561.70
Qmac	3,433.52		-813.13		2,620.39	100%	2,620.39
Qnec	1,369.46		-321.46		1,048.00	100%	1,048.00
Totals	**33,339.68**	**630.00**	**-7,872.49**		**26,097.19**		**26,097.19**

Unit/Share Valuation

Investment Code	Investment Option	Beginning Units/Shares	Beginning Price	Change in Units/Shares	Ending Price	Ending Units/Shares
6341	Vanguard Short-Term Federal Fund		10.560		10.870	
6792	Vanguard Total Bond Market Index Signal	52.653	9.870	.640	10.180	53.293
5067	Vanguard Asset Allocation Fund, Inc. Inv		23.900		18.600	
14226	Vanguard Total Stock Mkt Idx Signal	18.954	27.430	.144	21.040	19.098
14218	Vanguard 500 Index Signal	131.483	88.690	5.660	68.640	137.143
3293	Vanguard Index Trust - Ext. Market Port	18.827	33.290	.332	24.010	19.159
3303	Vanguard Strategic Equity Fund	611.876	16.420	26.545	11.700	638.421
1015	Vanguard International Growth Portfolio	559.837	17.800	80.313	12.200	640.150

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

General Information

	Employee	Employer	Total
Year-To-Date Payroll Contributions:	1,391.63	1,032.52	2,424.15
Year-To-Date Total Dividends:	583.26	720.39	1,303.65
2007 Year-End Balance:	17,886.79	22,920.35	40,807.14

Please review this statement carefully to confirm that we have properly acted on your instructions. Corrections will be made only for errors which have been communicated within 90 calendar days of the last calendar quarter. After this 90 days, this account information shall be deemed accurate and acceptable to you. If you notify the Company of an error after this 90 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

----------An Important Message about Investing for Retirement & Diversification----------

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at www.dol.gov/ebsa/investing.html for more information on individual investing and diversification.

Transaction Detail

	Payroll Date	Effective Date	Dollar Amount
Deposits/Contributions			
Contribution	Sep 30, 2008	Oct 03, 2008	78.75
Contribution	Oct 14, 2008	Oct 20, 2008	78.75
Contribution	Oct 28, 2008	Oct 31, 2008	78.75
Contribution	Nov 11, 2008	Nov 17, 2008	78.75
Contribution	Nov 25, 2008	Nov 28, 2008	78.75
Contribution	Dec 09, 2008	Dec 10, 2008	78.75
Contribution	Dec 12, 2008	Dec 19, 2008	78.75
Contribution	Dec 23, 2008	Dec 26, 2008	78.75
Total Deposits/Contributions			**630.00**

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

Transaction Detail (continued)

	Effective Date	Dollar Amount	Investment Option	# Units /Shares	Unit/Share Price
Dividends/Capital Gains					
Dividend	Oct 31, 2008	2.14	Vanguard Total Bond Market Index Signal	0.223	9.580
Dividend	Nov 28, 2008	2.09	Vanguard Total Bond Market Index Signal	0.211	9.890
Dividend	Dec 16, 2008	319.49	Vanguard International Growth Portfolio	26.209	12.190
Long Term Capital Gain	Dec 16, 2008	513.34	Vanguard International Growth Portfolio	42.112	12.190
Dividend	Dec 19, 2008	2.97	Vanguard Total Stock Mkt Idx Signal	0.144	20.620
Dividend	Dec 23, 2008	7.51	Vanguard Index Trust - Ext. Market Port	0.332	22.590
Dividend	Dec 26, 2008	150.20	Vanguard Strategic Equity Fund	13.459	11.160
Dividend	Dec 26, 2008	79.86	Vanguard 500 Index Signal	1.205	66.280
Dividend	Dec 31, 2008	2.09	Vanguard Total Bond Market Index Signal	0.205	10.180
Total Dividends/Capital Gains		**1,079.69**			

Message from your Plan Sponsor regarding permitted disparity allocations

The profit-sharing contribution to the plan is calculated using a formula that is integrated with Social Security. This is called a permitted disparity formula. The formula is 3% of plan covered compensation plus 3% of compensation in excess of 65% of the annual taxable wage base which is the capped wage amount used to calculate Social Security payroll deductions each year.

Investment Performance

Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit www.gwrs.com/emjay. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.

Investors should carefully consider the investment objectives, risks, fees and expenses before investing. For this and other important information please obtain the investment company fund prospectus for registered investment options and/or disclosure documents from your Service Representative. Read them carefully before investing.

		Average Annualized Total Return as of December 31, 2008							
Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year*	Inception Date	Fund Operating Expense
Bond									
Vanguard Short-Term Federal Fund [2]	6341	3.89	7.04	7.04	6.25	4.36	5.10	Dec 1987	.20
Vanguard Total Bond Market Index Signal [2]	6792	4.40	5.15	5.15	5.48	4.61	5.39	Sep 2006	.10
Balanced									
Vanguard Asset Allocation Fund, Inc. Inv	5067	-21.09	-36.39	-36.39	-7.69	-1.71	.26	Nov 1988	.37

KIM HERASYMIUK
5998208

Investment Performance (continued)

Average Annualized Total Return as of December 31, 2008

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year*	Inception Date	Fund Operating Expense
Large Cap									
Vanguard Total Stock Mkt Idx Signal	14226	-22.72	-36.99	-36.99	-8.40	-1.73	-.64	Sep 2006	.07
Vanguard 500 Index Signal	14218	-21.92	-36.97	-36.97	-8.39	-2.26	-1.44	Sep 2006	.07
Mid Cap									
Vanguard Index Trust - Ext. Market Port [1]	3293	-26.60	-38.73	-38.73	-9.94	-.89	1.62	Dec 1987	.24
Vanguard Strategic Equity Fund [1]	3303	-27.08	-41.51	-41.51	-13.32	-2.90	3.83	Aug 1995	.30
International									
Vanguard International Growth Portfolio [3]	1015	-23.22	-44.94	-44.94	-7.01	1.93	1.31	Sep 1981	.54

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund operating expenses. Your Plan may also assess administrative fees which would reduce the results shown above.

Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed within the past year, or if the investment objective has changed in the last ten years, please contact your Service Representative for a current prospectus.

Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data cannot be guaranteed. Where data is obtained from Morningstar: ' 2008 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Although they have higher return potential, high-yield bonds are also subject to greater risk, including the risk of default, compared to higher rated securities.

An index is not professionally managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of an index fund will generally be less than its benchmark index. You cannot invest directly in an index.

Equity securities of companies located in emerging markets involve greater risks than investing in more established markets including currency fluctuations, political developments and share illiquidity.

[1] Medium-sized companies may suffer more significant losses as well as realize more substantial growth than larger-capitalized, more established issuers.

[2] A bond fund's yield, share price, and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise, and vice versa.

[3] Foreign funds involve special risks, including currency fluctuations and political developments.

The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

The Company You Keep®

Edwin Herasymiuk
Client ID: 7692585
Ref #: DSC-CS12312008-0501739

Consolidated Statement Account Summary
as of December 31, 2008

New York Life welcomes the opportunity to help you prepare for your financial future. If you would like a personal review of your New York Life products, call your agent or registered representative. If you have any questions about this statement, please contact us at one of the toll-free customer service numbers listed below. Or, visit our website at *www.newyorklife.com*. Thank you for making New York Life *The Company You Keep®*.

Annuities

For service questions on variable annuity products, please call **(800) 598-2019.**

Annuitant: Edwin Herasymiuk	Policy	Policy Date	Plan Type	Accumulation Value	Agent/Registered Representative	Phone Number
New York Life Variable Annuity	58 098 864	07/22/1998	IRA	$11,375.15	Customer Relations	(800) 598-2019
Total				**$11,375.15**		

NYLIM Retirement Services

For service questions, please call **(800) 778-6847.**

Participants: Gulf X-Ray Simp-Ira , FBO Edwin Herasymiuk	Account Type	Shares Owned	Account Balance	Agent/Registered Representative	Phone Number
MainStay Cap Appr Fund Class Inv	Simple IRA	76.761	$1,588.19	Customer Relations	(800) 695-4331
MainStay International Equity Class Inv	Simple IRA	232.519	$2,471.68	Customer Relations	(800) 695-4331
MainStay Capital Appreciation Class B	Simple IRA	65.582	$1,204.74	Customer Relations	(800) 695-4331
MainStay International Equity Class B	Simple IRA	192.519	$1,904.01	Customer Relations	(800) 695-4331
Total			**$7,168.62**		

This Consolidated Statement is being provided solely for your convenience and is not a substitute for your detailed annual/quarterly statement(s). The values shown here reflect transactions processed up to December 31st of the prior year, but may not include transactions processed on that date. Please see your annual/quarterly statements for more information on account balances and account activity. You may also refer to your policy for additional details on any rider benefits, if applicable. This Summary does not replace any information in, nor modify any provision of, your individual insurance policies or investment contracts. The terms of your insurance policies or investment contracts shall supersede any information provided in this Summary. We reserve the right to correct errors.

All Universal Life products and deferred annuities issued on and after November 2, 1981 are issued by New York Life Insurance and Annuity Corporation (NYLIAC), a Delaware Corporation, NY, NY 10010, a wholly owned subsidiary of New York Life Insurance Company (NYLIC), NY, NY 10010. Term to Age 90 is issued by NYLIFE Insurance Company of Arizona (NYLAZ), Scottsdale, AZ 85251, a wholly owned subsidiary of NYLIC. Variable Universal Life Insurance and Variable Annuity products are issued by NYLIAC and are distributed by NYLIFE Distributors LLC, Member FINRA, SIPC, 169 Lackawanna Ave., Parsippany, NJ 07054. MainStay Funds are also distributed by NYLIFE Distributors LLC. NYLIFE Securities Brokerage Services are provided by NYLIFE Securities LLC, Member FINRA, SIPC, NY, NY. New York Life Retirement Plan Services, a division of New York Life Investment Management LLC, ("NYLIM"), provides record-keeping and other retirement plan services.

DEFINITIONS OF TERMS FOR THE CONSOLIDATED STATEMENT ACCOUNT SUMMARY: (Not all terms appear or are applicable on all Consolidated Statements.)

Account Balance - Value of the assets in the account on the specified "as of date." This value may be subject to a contingent deferred sales charge. In addition, for NYLIFE Securities, the account balance does not include accrued interest for certain fixed income positions. As a result, your portfolio value, on your AdviserOne brokerage statement, may be higher than the balance displayed for this product.

Account Type - The designation indicates the type of account or contract that has been established and helps define ownership roles and the tax qualification status of the account or contract.

Accumulation Value - The value of the annuity on the specified "as of date." Upon surrender of this policy, this value may be reduced by a surrender charge, policy fee, rider charge or outstanding loan.

Agent(s)/RegisteredRepresentative(s)- The name and telephone number for your agent(s) or registered representative(s), or the local New York Life office.

Annuitant - The person whose life determines the income payments scheduled to be paid in accordance with the terms of the policy.

Client - The person or entity that has the rights of ownership for the NYLIFE Securities accounts reported on this document.

Client ID Number - You, as the owner of the products and/or accounts listed herein, have been assigned a client identification number, which is printed under your name. Include this number when communicating with us, and it will allow us to expedite your request.

Death Benefit - The total Life Insurance Benefit that would be payable if the base policy insured died on the specified "as of" date. This amount includes the life insurance benefits of the base policy and any Riders (with the exception of the Income Protector rider or Lifetime Income Protector rider, if applicable) covering the life of the base policy insured, any dividends (if applicable) and any interest earned. It has been reduced by any outstanding loan(s), loan interest and unpaid premiums due on the "as of" date and, if applicable, amounts accelerated due to terminal or chronic illness. This amount only includes the life insurance benefits for the base policy.

Extended Term Insurance (ETI) - The automatic non-forfeiture option in a Whole Life contract. The cash surrender value is used to purchase level term insurance that requires no further premiums. The amount of insurance is the face amount, plus the amount of any paid-up additional insurance, plus any dividend accumulations, minus any outstanding loan. Any rider benefits will end when a policy goes on ETI.

Frequency - The scheduled mode (e.g. monthly, quarterly, etc.) for the payment of Income Amounts, as set forth in the annuity policy.

HHCMDB (Home and Community Based Care Maximum Daily Benefit) - Only applicable to Long-Term Care Insurance policies. The maximum amount that will be paid for eligible charges for each day the insured is receiving care or services in the home or community setting. May be expressed as a maximum monthly amount.

Income Amount - The scheduled amount of an income payment, as provided under the terms of the annuity policy.

Income Start Date - The date upon which income payments are scheduled to begin under certain Deferred Income Annuity policies.

Insured - The name of the person or persons covered by the insurance of the policy.

Max Monthly Benefit for Long-Term Care (LTC) - Only applicable to Asset Preserver Universal Life Insurance policies. The maximum amount of the net death benefit accelerated in a month during which LTC benefits are payable. The monthly LTC Benefit amount is determined by dividing the Death Benefit by the number designated in the LTC Benefit Payment Option. The monthly benefit amount at the time of claim is multiplied by the factor on the policy data page to determine the Extension of Benefits amount on policies with the LTC36+ and LTC48+ Benefit Payment Options. Applicable to Asset Preserver Universal Life policies. [Note that Long-Term Care (LTC) is known as Qualified Care on contracts issued in Washington State.]

Money Back Guarantee - Only applicable to Asset Preserver Universal Life Insurance policies. Upon full surrender of the policy this guarantee ensures the minimum amount payable will be equal to the total premium paid. This guarantee is available as long as no policy loans or partial cash surrenders have been made, and no accelerated benefits for LTC or terminal illness have been paid.

Net Cash Value - The net amount payable to the policy owner if the policy is surrendered to the Company on the specified "as of" date. This value includes any dividends, interest or investment gain/loss credited to date, and has been reduced by any outstanding policy loans and loan interest due, and any surrender charges which may apply. A surrender may result in a taxable gain that may be subject to federal and state withholding.

NHMDB (Nursing Home Maximum Daily Benefit) - Only applicable to Long-Term Care Insurance policies. The maximum amount that will be paid for eligible charges for each day the insured is confined in a nursing home or other approved facility.

Participant - An employee who meets the participation requirements for the plan and who is enrolled in the plan.

Plan Type - This designation indicates the type of contract that has been established (e.g. IRA, TSA, non-qualified, etc).

Policy Date - The date when the policy or contract began.

Policy Maximum Benefit - The maximum dollar amount of benefits to be paid during the lifetime of the Long-Term Care Insurance policy.

Projected Monthly Income Amount - The projected amount of each monthly income payment to be sent to the named Payee(s) beginning on the Income Start Date under certain Deferred Income Annuity policies.

Shareholder - An investor owning shares in a mutual fund.

Shares Owned - Shareowner / Participant's ownership interest in the fund.

Call your New York Life agent or registered representative for information on the following products:

- Life Insurance
- MainStay Mutual Funds
- NYLIFE Securities
- Long-Term Care
- New York Life Credit Card

These products, if purchased, will be included on your next Consolidated Statement.

New York Life News

Variable life insurance, variable annuities and mutual funds can be an important component of any well-rounded financial strategy. During times like these, when the market environment is unsettling, there's no better time to touch base with your NYLIFE Securities registered representative to review your information. To get started, please visit us at **www.newyorklife.com/portfolio** or call 1-800-762-1431 from 9 a.m. to 7 p.m. ET, Monday through Friday.

I075553343/CS6992

********** **REMINDER** **********

The attached Consolidated Statement can also be viewed on-line at our safe and secure Virtual Service Center (VSC) at **www.newyorklife.com/vsc.** Simply login to your account and select the "View Statements" option from the list of services offered. If you do not currently have an account and would like to establish one, we encourage you to do so on-line at our Virtual Service Center.

********** **IMPORTANT MESSAGE** **********

This is the last Consolidated Statement we will mail to you. All future statements will only be available on the Virtual Service Center, unless you elect to continue receiving paper copies. To do so, please call us at 1-800-957-3860. Have your Client ID available. Your Client ID is located on the first page of your statement, at the top, underneath your name.

EDWIN HERASYMIUK
2137 SUTHERLAND PL
HARVEY, LA 70058-1403

0019523

See Comments Below

1. The following policies/accounts listed on this statement are only for those associated with the **name and address listed**. Therefore, having different addresses listed on your policies, even as a result of a misspelling or a transposition of numbers, may cause you to receive more than one Consolidated Statement or a Consolidated Statement missing one or more of your contracts. Please call one of the service numbers listed on your statement if you have any questions.
2. The following products (if applicable) will be omitted from your Consolidated Statement:
   - AARP Life Insurance
   - Group Membership Life and Health Insurance
   - Settlement Options (e.g., Supplementary Contracts)
   - Disability Income policies administered by Paul Revere/UnumProvident
   - Investment Products (e.g., Non-Proprietary Mutual Funds, *Scholar'sEdge®*, etc.)*

* *Please note that if these products are held in NYLIFE Securities Brokerage accounts, they will be included in the total market value on the Consolidated Statement.*