

FREQUENTLY ASKED QUESTIONS

CLAIMS

Q. Is there any change to the process for submission of claims?

Yes. In general, claims should still be submitted to the SDR, with the documents required. Please note the filing requirements and new fax number below.

The state insurance guaranty associations require the following documents to complete your submission:

- Copy of the Death Certificate
- Verified Statement of Performance
- Itemized Funeral Home Bill for merchandise and services
- "Next of Kin/Personal Representative Release, Subrogation and Assignment Form" (signed by the next of kin or personal representative of the decedent when the funeral arrangements are made)
- Seller's Affidavit of Contract Performance (AR only)

In addition to the above documents, assignment forms will need to be completed by the provider of services in order for claims to be paid. If the provider of services assigned its rights to a third party (for example a "funding" company), the third party must also sign an assignment form. You will receive the assignment forms and instructions to complete them after the claim is approved for payment.

Only for claims submitted prior to February 1, 2009, the following expedited process is being offered to address the back log of claims: The provider of services may submit their assignment form and an indemnity agreement if the signed assignment form is not obtained from the decedent's estate or representative. You will receive the assignment forms, the indemnity form and instructions to complete them after the claim is approved for payment.

Claims may be submitted:

BY MAIL: Lincoln/Memorial Service
Attn: Claims Department
P O Box 160050
Austin, TX 78716

BY FAX : Claims Department
(512) 328-0072
(512) 329-7165
(512) 329-7179
(512) 329-7167

BY EMAIL: Claims@lincolnmemorallife.com

The NPS fax number is no longer operational due to the closure of the St. Louis office. Any claim submitted via fax should be directed to the offices of Lincoln Memorial and Memorial Service at 512-328-0072.

Q. Where to File Death Claims?

Claims may be submitted

BY MAIL : Claims Department
P O Box 160050
Austin, TX 78716

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Q. What is the timing for payment of claims?

Claims payments were temporarily on hold until October 23, 2008, when the Liquidation Plan took effect. During that time, the SDR continued processing claims and working closely with NOLHGA so that claims could be paid when the Plan took effect. The SDR and insurance guaranty associations are working hard to expedite the processing of claims and release of payments. Funeral homes and other burial service providers should provide e-mail addresses to the SDR to help expedite processing of claims, and should provide all requested information when filing a claim to expedite processing.

Q. How to file a Fraud Report or Complaint?

Prevent Insurance Fraud

Insurance Fraud Toll-Free Hotline - 1-888-327-8818

Online Fraud Reporting for Insurance Companies - <http://www.tdi.state.tx.us/fraud/frsiufrprt.html>

Online Fraud Reporting for Consumers - <http://www.tdi.state.tx.us/fraud/onlinereport.html>

File an Insurance Complaint

Read about TDI's consumer complaints process in the Helping You With Your Insurance Complaint publication. You may also e-mail, mail, or fax your complaint along with copies of your supporting documents to

Texas Department of Insurance

Consumer Protection Program (MC 111-1A)

P.O. Box 149091

Austin, TX 78714-9091

Fax: 512-475-1771

E-mail: ConsumerProtection@tdi.state.tx.us

HOW TO CONTACT US**Q. Mailing Address for General Correspondence**

Please send mail to:

Donna Garrett, Special Deputy Receiver

P.O. Box 160050

Austin, TX 78716

Q. Mailing Address for Coupon, Premium or Contract Payments

Lincoln Memorial Life Insurance Company, P.O. Box 660548, Dallas, TX 75266.

Memorial Service Life Insurance Company, P.O. Box 660764, Dallas, TX 75266.

National Prearranged Services, Inc., P.O. Box 660767, Dallas, TX 75266.

Q. Fax

(512) 328-0072

(512) 329-7167

(512) 329-7165

(512) 329-7174

Q. Email

You may send email inquires to info@lincolnmemorallife.com

Q. Phone

Toll Free at 1-800-334-3851 or (512) 328-0075

Please note that call volume is very high at this time. We appreciate your patience. Please know that our staff is working dilligently to assist you with your questions.

Q. Missouri Insurance Guaranty Association

Phone: 1-800-769-6320 or visit their website at <http://www.mo-iga.org>

POLICY/PREMIUM PAYMENTS**Q. Is there any change to the process for making regular payments due on a contract or insurance policy?**

There is no change to automatic electronic funds payments through your bank.

Mail coupon and premium payments to:

Lincoln Memorial Life Insurance Company, P.O. Box 660548, Dallas, TX 75266

Memorial Service Life Insurance Company, P.O. Box 660764, Dallas, TX 75266

National Prearranged Services, Inc., P.O. Box 660767, Dallas, TX 75266

Q. Why has my automatic payment not debited my account?

The length of time it takes for a payment to post to your account varies. Please do not worry. Your policy will not lapse due to this delay.

Please contact this office if it has been more than 2 weeks from the date of your normal withdrawal. Contact our billing department toll free at 1-800-334-3851 or (512) 328-0075.

Q. How do I set up automatic bank draft payments?

Please submit a written request and provide a voided check. For your convenience, we have a form that you may print out, complete and mail in with your voided check. It is Form B01, located under the Forms tab on our website.

Please mail the form or your written request to:

Lincoln/Memorial Service
Premium Accounting Dept
P.O. Box 160050
Austin, TX 78716

Q. What if I change banks?

If you wish to have your automatic debit withdrawn from a different account number or different bank, please submit a written request and voided check. For your convenience, we have a form that you may print out, complete and mail in with your voided check. It is Form B02, located under the Forms tab on our website.

Please mail the form or your written request to:

Lincoln/Memorial Service
Premium Accounting Dept
P.O. Box 160050
Austin, TX 78716

Q. What if I need to change my payment date?

If you would like to change the due date of your payment, we must receive the request in writing. Your request must contain all of the following information:

Insured / Policyholder Name
Insured / Policyholder Address
Policy / Account / Contract Number
New Payment Date

If this is an account set up for automatic debit, we must also have the following information:

Name on the Bank Account
Current Address
Telephone Number
Name of the Bank
Bank Account Number

Please submit your request to:

Lincoln/Memorial Service
Premium Accounting Dept
P.O. Box 160050
Austin, Texas 78716

Q. What if I am delinquent or late on payments and want to make payment arrangements?

In many cases the SDR will be able to work with you in establishing a payment arrangement. Please make sure to include the Insured/Policyholder Name and the Policy, Account, or Contract Number.

Please submit your request in writing and include the reason for late payment and your proposed payment schedule to:

Lincoln/Memorial Service
Attn: Premium Accounting Dept
P.O. Box 160050
Austin, Texas 78716

Q. What if I have not received my coupon book and need to make a payment?

You do not need the coupon to make a payment. Please mail in your check and clearly print your account number on the check.

Please mail your payment to:

Lincoln Memorial Life Insurance, P.O. Box 660548, Dallas, TX 75266.

Memorial Service Life Insurance, P.O. Box 660764, Dallas, Texas 75266.

National Prearranged Services, Inc., P.O. Box 660767, Dallas, TX 75266.

Q. Do I need to continue making my premium payments?

The Insurance Guaranty Associations have assumed the responsibilities for the in-force policies of the insolvent companies. In order to receive benefits from the Insurance Guaranty Associations, premiums must continue to be paid to keep the coverage in-force.