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Northstar Reinsurance Ireland Limited

IFSC House, Custom House Quay
Dublin 1, Ireland
Phone 353 1 670 0988. Fax 353 1 670 1108

April 2, 2008

BY FEDERAL EXPRESS

L. Keith Hale, Secretary
Lincoln Memorial Life Insurance Company
1250 Capital of Texas Hwy S
Building, 1, Suite 470
Austin, TX 78746

Re: Reinsurance Agreement between Lincoln Memorial Life Insurance Company and
Northstar Reinsurance Ireland Limited, effective January 1, 2006

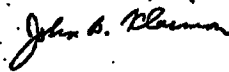
Dear Mr. Hale:

We write on behalf of Northstar Reinsurance Ireland Limited ("Northstar") to provide notice of termination of the above-referenced agreement.

Northstar hereby gives notice that it is terminating the Agreement pursuant to Article VII, paragraph 3 of the Agreement on account of Lincoln Memorial Life Insurance Company's ("Lincoln") failure to pay amounts due for the January 2008 accounting period within sixty (60) days after the end of said accounting period.

This notice is given without waiver of the claims, rights and remedies asserted by Northstar in its pending arbitration with Lincoln arising from the surrenders, policy lapses and RPU's set forth in Lincoln's monthly account reports. Northstar fully reserves all of its rights and remedies with respect to those matters.

Sincerely,



John Kleiman

cc: George Wise, Chief Financial Officer (via Federal Express)
Katherine P. Scannell (via Federal Express)
Joe Cappelman (via Federal Express)

Company Registration Number 391917

Directors: Mr John Tweedie (Bermuda), Mr Philip Clarke, Mr John Kleiman (Bermuda), Mr Terrence Lennon (USA), Mr James Kelly

