



Western & Southern Life

A member of Western & Southern Financial Group

Authorization to Withdraw Funds from a Checking or Savings Account

I _____ authorize premium payment to Western & Southern Life. Name of Account Owner

From my account at: _____ Name of Financial Institution

Street City State Zip

Account Type: [] Checking Account [] Savings Account

Routing Number: _____

Account Number: _____

For Policy listed here: Policy Number / Insured Name

At the payment option checked below:

[] Monthly [] Quarterly [] Semi-Annually [] Annually

[] On this day (1st through 28th) _____ of the month _____

I agree that Western & Southern Life reserves the right to withdraw payment on a date later than, but not before, the requested withdrawal date. In the event that the payment is returned by the bank for Non-Sufficient Funds (NSF) Western & Southern may initiate a new debit entry or resubmit an unpaid debit entry one time.

This authorization shall remain in effect until revoked by me in writing to the Company at P.O. Box 1119, Cincinnati, OH 45201.

Signature of Account Owner: X _____ Date: _____

Terms and Conditions of the PAC Plan – PLEASE READ PRIOR TO ENROLLMENT:

- 1. Date of Withdrawals: Western & Southern Life reserves the right to withdraw any scheduled payment on a date later than, but not before, the requested withdrawal date.
2. Cancellation and/or Bank Changes: If the customer would like to make changes or cancel the PAC plan, the Company Home Office must be notified five days prior to the next scheduled draft at the phone number or address listed above.
3. PAC Termination: If this PAC plan is terminated for any reason, any premium then due and all subsequent premiums for each policy shall be at the rate provided in the policy.
4. NSF Charges/Unpaid Debit: In the event that a payment is returned by the customers' bank for Non-Sufficient Funds (NSF), Western & Southern Life may initiate a new debit entry or resubmit an unpaid debit entry one time.
5. Changes in Conditions: The Company may change the conditions of the PAC plan without notice to you.