

## Authorization to Withdraw Funds from a Checking or Savings Account

1			authorize premium payme	ent
Nam to Western & Southern Life.	ne of Account Owner			
to Western & Southern Life.				
From my account at:	itution			
	Name of Financial Institution			
Street		City	State	Zip
Account Type:	Account S	Savings Account		
Routing Number:				_
Account Number:				_
For Policy listed here: Policy Number / Insured Name				
At the payment option checked t	pelow:			
☐ Monthly ☐ Qu	uarterly 🔲 S	Semi-Annually	☐ Annually	
On this day (1 <sup>st</sup> through 28 <sup>th</sup> ) 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 <u>must</u> be notified five days prior to the next scheduled draft at the phone number or address listed above. Western & Southern Life will not be held liable for bank charges incurred as a result of notification received with less than five days notice. If changes are made to the PAC plan resulting in a delay of payment, Western & Southern Life will not be held liable for a policy cancellation due to non-payment.
- **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. Western & Southern Life will not be responsible for NSF charges resulting from a scheduled draft. If a debit is not paid, the Company reserves the right to remove the policy(ies) from the PAC plan, and policy(ies) could be subject to cancellation.
- 5. Changes in Conditions: The Company may change the conditions of the PAC plan without notice to you.