

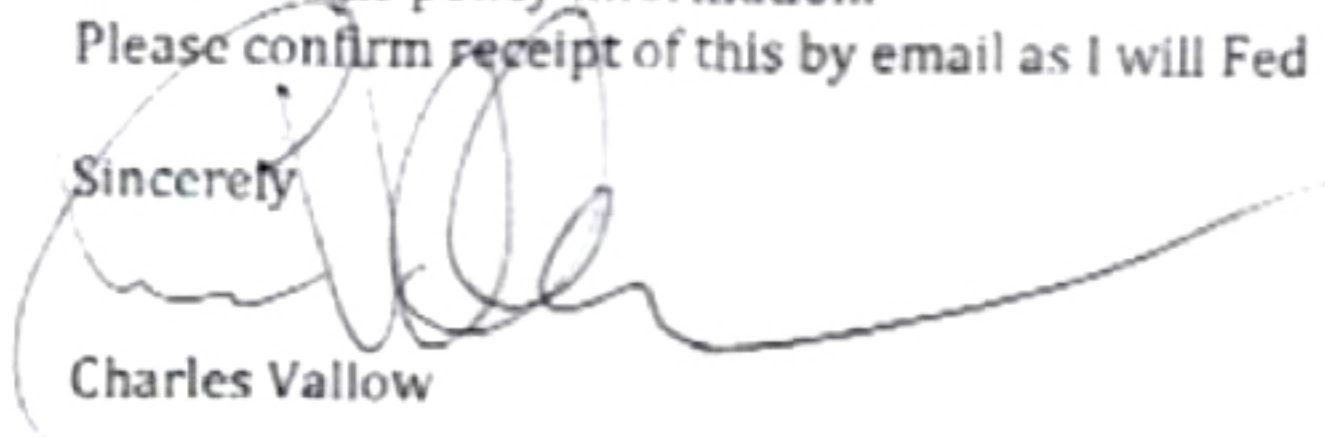
February 26th, 2019

Banner Life Insurance Company
Policy [REDACTED] Charles Vallow

Dear [REDACTED]

Recently someone called in to your office on February 20, 2019 according to [REDACTED] and set a PIN on my account. It was NOT me or anyone I asked to do this. I suspect it was my soon to be ex wife Lori Vallow. If I can get a copy or transcript or recording of the call it would help in my legal matter with her. I have enclosed the NOTARIZED change of beneficiary form and change of address. I DID NOT place a PIN on my account but once this is settled I would like to do so. I would like ONLY Ethel Kay Woodcock, Nicholas Vallow or Zachary Vallow to have access to this policy information. Please confirm receipt of this by email as I will Fed Ex the original today.

Sincerely



Charles Vallow

From: [REDACTED]
Subject: FW: Fraud on my account - 181048663 - L. Charles Vallow
Date: February 26, 2019 at 11:25 AM
To: charles.vallow@gmail.com
Cc: [REDACTED]



Mr. Vallow, Please complete the attached forms and have the beneficiary change form notarized for validation of signature.
Additionally, Please send a letter signed and dated indicating that you did not place a password on your policy and we will have it removed.

Please return this information directly to me for prompt processing.

[REDACTED]
Manager, Customer Support & Premium Administration

[REDACTED] toll-free at 800 638 8428 x4646
Legal & General America, 3275 Bennett Creek Avenue, Frederick, MD 21704
lgamerica.com



From: Charles <charles.vallow@gmail.com>
Sent: Tuesday, February 26, 2019 12:42 PM
To: Banner Life Customer Service <customerservice@bannerlife.com>; [REDACTED]
Cc: Kay <kay@coastalcrewchange.com>
Subject: Fwd: Fraud on my account

Banner Life Insurance Company

My name is Charles Vallow and I bought the Banner Life policy a few years ago and have the payment drafted from my account ending in [REDACTED]. I spoke with [REDACTED] and he could NOT authenticate the password listed on my account. He said one was placed on 2/20/19. IT WAS NOT BY ME. I request an investigation as I believe it's my soon to be ex wife who fraudulently placed a password on the account. I want to change the beneficiary to my sister, Ethel Kathleen Woodcock. I have an order of protection against Lori Vallow as she has physically threatened my life in the past 30 days. Please get back to me at my new phone numbers at [REDACTED]. My old number was [REDACTED]. My new address is [REDACTED]. Please get with me as soon as possible.
Sincerely

From: Charles <charles.vallow@gmail.com>

Sent: Tuesday, February 26, 2019 2:49 PM

To: [REDACTED]
[REDACTED]

Cc: Kay [REDACTED] Charles
Vallow <charles.vallow@gmail.com>

Subject: Banner Life policy ID Theft

I just tried to change my beneficiary on my life policy to my sister. I was notified by The insurance company that a password was placed on the account on 2/20. They are doing an investigation and will lull the voice recording. I assure you it was Lori. I will update you with the findings. I've been locked out of my own life policy until further notice. If anything should happen to me before I get all this fixed my beneficiary is Ethel Kathleen Woodcock. My sister. She will use it to take care of JJ. I want nothing to go to LORI or any member of her family.

Sincerely

Charles Vallow