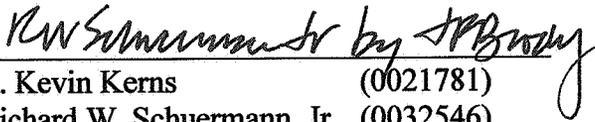


The grounds in support of this Motion are set forth in the accompanying
Memorandum in Support.

Respectfully submitted,

RICHARD CORDRAY
Attorney General of Ohio

By Special Counsel:
KEGLER, BROWN, HILL & RITTER, CO. L.P.A.


R. Kevin Kerns (0021781)
Richard W. Schuermann, Jr. (0032546)
65 East State Street, Suite 1800
Columbus, Ohio 43215
(614) 462-5400
(614) 464-2634 (fax)
rschuermann@keglerbrown.com
kkerns@keglerbrown.com

*Attorneys for Mary Jo Hudson, in her capacity as
Liquidator of American Chambers Life Insurance
Company*

MEMORANDUM IN SUPPORT

This Court entered its Final Order of Liquidation and Appointment of Liquidator against American Chambers Life Insurance Company (“ACLIC”) on May 8, 2000. Under Ohio Revised Code Section 3903.34(A), the Liquidator was required to make application to the Court within 120 days of the final determination of the insolvency of ACLIC for approval of a proposal to distribute assets to guaranty associations which have obligations as a result of the ACLIC insolvency (the “Early Access Plan”). There are thirty-eight (38)¹ such guaranty associations which have obligations in this case, as listed on the attached Exhibit A (the “Guaranty Associations”). The payment to be made to the Guaranty Associations via pursuant to the Early Access Plan required by R.C. 3903.43(A) is called the “Early Access Payment.”

On August 27, 2001, the Liquidator filed an Amended Application for Approval of the Plan for Disbursement of ACLIC’s Assets to Guaranty Associations pursuant to R.C. Section 3903.34 (the “Application”). Attached as Exhibit A to the Application was the proposed Plan for Disbursement of ACLIC Assets to Guaranty Associations pursuant to R.C. Section 3903.34 (the “Plan”). In addition, attached to the Plan as Exhibit 1 was a proposed agreement between the Liquidator and the Guaranty Associations (the “Agreement”), as provided in R.C. 3903.34(B)(4).

On September 4, 2001, this Court entered its Journal Entry and Order approving the Liquidator’s Amended Application for Approval of the Plan for Disbursement of ACLIC’s Assets to Guaranty Associations Pursuant to R.C. 3903.34 (the “Order”). The

¹ The 38 Guaranty Associations are located in the states of Alabama, Alaska, Arkansas, Arizona, California, Colorado, Delaware, Florida, Iowa, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maryland, Michigan, Missouri, Mississippi, Montana, North Dakota, Nebraska, New Mexico, Nevada, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin, West Virginia, and Wyoming.

Order approved the Plan and also provided that payments would only be made to the Guaranty Associations who executed and returned the Agreement to the Liquidator.

Pursuant to R.C. 3903.34, the Plan and the Order, the Guaranty Associations executed and returned the Agreements to the Liquidator. The Guaranty Associations have also executed and sent to the Liquidator a Consent to Early Access Distribution authorizing the Liquidator to pay any early access distribution to which the Guaranty Associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations (“NOLHGA”) in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Guaranty Association (the “Guaranty Associations’ Consent”). The Guaranty Associations’ Consents are attached hereto as Exhibit B. The Guaranty Associations are all members of the NOLHGA, which is acting as intermediary in this matter on behalf of the Guaranty Associations. The Guaranty Associations’ consent helps to conserve ACLIC’s liquidation estate’s assets by reducing the administrative expenses in making early access distributions.

The Liquidator has calculated the total amount that should be paid as part of the first Early Access Payment. Attached hereto as Exhibit A is the summary of the ACLIC Guaranty Associations’ First Early Access Distribution. It provides for the total amount of \$12,822,841 to be disbursed to the Guaranty Associations through NOLHGA pursuant to the Guaranty Associations’ Consent.

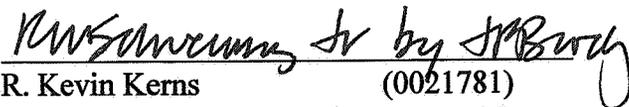
This first Early Access Payment has been calculated as required by the Plan and by the statute. There are sufficient assets available to make the payment, and the Liquidator will retain sufficient moneys to satisfy projected obligations and class 2 liabilities.

Therefore, the Liquidator respectfully requests that the Court approve the first Early Access Payment and the payment to NOLHGA of the amount of \$12,822,841, as set forth in Exhibit A.

Respectfully submitted,

RICHARD CORDRAY
Attorney General of Ohio

By Outside Counsel:
KEGLER, BROWN, HILL & RITTER, CO. L.P.A.


R. Kevin Kerns (0021781)
Richard W. Schuermann, Jr. (0032546)
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rschuermann@keglerbrown.com
kkerns@keglerbrown.com

*Attorneys for Mary Jo Hudson, in her capacity as
Liquidator of American Chambers Life Insurance
Company*

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing Motion For Approval Of Liquidator's Payment Of The First Early Access Payment To The Guaranty Associations was served via ordinary mail to: Charles Richardson, Esq., Baker & Daniels, 805 15th Street NW, Suite 700, Washington, DC 20005; and to NOLHGA, Attn: Peter Gallanis, 13873 Park Center Road, Suite 329, Herndon, VA 20171, on behalf of the affected state life and health insurance guaranty associations, on this 13 day of November, 2009.

RW Schuermann by JPB
Richard W. Schuermann, Jr. (0032546)

EXHIBIT A

American Chambers Life Insurance Company
Guaranty Associations' First Early Access Distribution

<u>State</u>	<u>Early Access</u>
AK	31,930
AL	28,087
AR	454,250
AZ	266,788
CA	33,278
CO	401,318
DE	45,190
FL	40,529
IA	24,329
ID	45,947
IL	881,034
IN	439,477
KS	63,686
KY	5,000
LA	411,360
MA	933,626
MD	10,106
MI	24,583
MO	202,748
MS	1,730,772
MT	167,256
ND	3,803
NE	251,441
NM	71,733
NV	9,295
OH	875,987
OK	723,863
OR	12,500
SC	0
SD	176,628
TN	571,010
TX	2,505,334
UT	41,673
VA	377,793
WA	595,832
WI	215,658
WV	58,673
WY	90,324
TOTAL	<u>12,822,841</u>

CONSENT TO EARLY ACCESS DISTRIBUTION

The Alabama Life & Disability Ins. Co. Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/30/09

By Dotty Carley

Printed EXECUTIVE DIRECTOR

Title Dotty Carley

CONSENT TO EARLY ACCESS DISTRIBUTION

The Alaska Life & Health Ins. Guar. Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 6 October 2009

By Donald C Thomas

Printed Donald C. Thomas

Title Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

Arizona Life and Disability

The Insurance Guaranty Fund Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 14, 2009

By Michael E. Surguine

Printed Michael E. Surguine

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Arkansas Life and Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date: September 10, 2009

By 

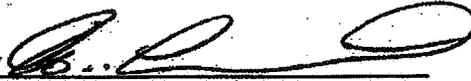
Printed: LEE DOUGLASS

Title: Chairman

CONSENT TO EARLY ACCESS DISTRIBUTION

The California Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 10/9/2009

By 

Printed PETER C. LEONARD

Title EXECUTIVE DIRECTOR

CONSENT TO EARLY ACCESS DISTRIBUTION

The Colorado Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/21/09

By Jamie Kelldorf

Printed Jamie Kelldorf

Title Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

The Delaware L+H G.A. Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date

9/14/09

By

J. J. Falkenbach

Printed

J. J. Falkenbach

Title

Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

OR FLARIGA

The FLORIDA LIFE & HEALTH INSURANCE GUARANTY Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/28/9

By William E. Falck

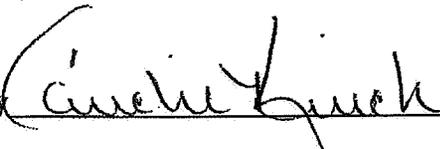
Printed WILLIAM E. FALCK

Title EXECUTIVE DIRECTOR /
GENERAL COUNSEL

CONSENT TO EARLY ACCESS DISTRIBUTION

The Idaho Life and Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 10, 2009

By 

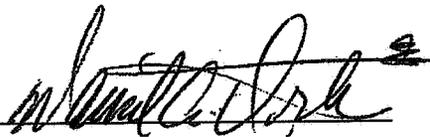
Printed Candie Kinch

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Illinois Life & Health Insurance Guaranty Association Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/16/09

By 

Printed Daniel A. Orth, III

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Indiana Life & Health Insurance Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9-17-09

By Jeanis B. Funk

Printed Jeanis B. Funk

Title EXECUTIVE DIRECTOR

CONSENT TO EARLY ACCESS DISTRIBUTION

Iowa Life & Health Insurance Guaranty
The _____ Association (the "Association") hereby authorizes
the Liquidator of American Chambers Life Insurance Company to pay any early access
distribution to which the Association and other guaranty associations are entitled to the National
Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum,
with the understanding that NOLHGA will then distribute the appropriate amount to the
Association.

Date 9-16-09

By Luther L Hill Jr

Printed Luther L. Hill, Jr.

Title Counsel/Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

The Kansas Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/11/09

By Linda Becker

Printed Linda Becker

Title Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

The KENTUCKY Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/10/09

By 
Printed THOMAS E PETERSON
Title EXECUTIVE DIRECTOR

CONSENT TO EARLY ACCESS DISTRIBUTION

The Louisiana Life & Health Ins^{Guaranty} Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 10/1/09

By Phyllis Perrier

Printed Phyllis Perrier

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Life+Health Insurance Guaranty Association ^{Cooperation (Maryland)} (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date Sept 11, 2009

By John S. Boritas

Printed John S. BORITAS

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Massachusetts Life and Health Ins. Guar. Assoc. Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 30, 2009

By Raymond A. Terpera

Printed RAYMOND A. TERPERA

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The MICHIGAN Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/10/09

By 

Printed John C. Colpean

Title Counsel

CONSENT TO EARLY ACCESS DISTRIBUTION

The Mississippi Life and Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/18/09

By Gordon Haydel

Printed Gordon Haydel

Title Executive Director

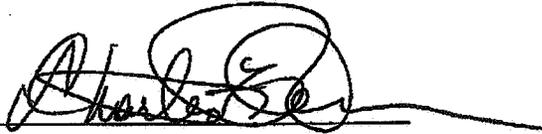
CONSENT TO EARLY ACCESS DISTRIBUTION

Insurance

The Missouri Life & Health Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 16, 2009

By



Printed Charles F. Rønn

Title Executive Director/Asst. Secretary

CONSENT TO EARLY ACCESS DISTRIBUTION

The ~~Montenap~~ ^{Health Insurance Guaranty} Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 23, 2007

By Wilson D. Perry

Printed Wilson D. Perry

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Nebraska Life and Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date: September 28, 2009

By: Pamela Epp Olsen

Printed: Pamela Epp Olsen
Title: Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

The Nevada Life & Health Gty. Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 15, 2009

By 

Printed Louis F. Roggensack

Title Chairman of the Board

CONSENT TO EARLY ACCESS DISTRIBUTION

The New Mexico Life Ins Guaranty Assoc Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/14/09

By *Michael C. Bette*

Printed Michael C. Bette

Title Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

The North Dakota Life & Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date

9/9/2009

By

Gregory Morris

Printed

Gregory Morris

Title

Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Ohio Life & Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date: 9-10-09

By: 

Printed: Frank Gartland

Title: President

CONSENT TO EARLY ACCESS DISTRIBUTION

The Oklahoma Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date _____

By  _____

Printed James W. Rhodes

Title General Counsel

CONSENT TO EARLY ACCESS DISTRIBUTION

The OREGON Life & Health Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date _____

By: James B. Kleen

Printed ~~As~~: JAMES B. KLEEN

Title ADMINISTRATOR

CONSENT TO EARLY ACCESS DISTRIBUTION

The South Dakota Life and Health Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 10, 2009

By Charles D. Gullickson

Printed Charles D. Gullickson

Title Executive Director and General Counsel

CONSENT TO EARLY ACCESS DISTRIBUTION

The Transue Life & Health Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/11/09

By Dan H Elrod

Printed DAN H ELROD

Title Administrative

CONSENT TO EARLY ACCESS DISTRIBUTION

The Texas Life, Accident, Health and Hospital Service Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 10/1/09

By 

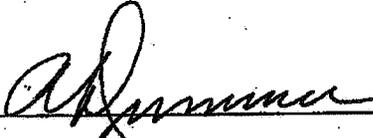
Printed Bart A. Boles

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The ~~Utah Life and Health Insurance Guaranty Association~~ Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9-30-2009

By 

Printed Arthur Dummer

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The VIRGINIA LIFE ACCIDENT & SICKNESS
INSURANCE GUARANTY Association (the "Association") hereby authorizes
the Liquidator of American Chambers Life Insurance Company to pay any early access
distribution to which the Association and other guaranty associations are entitled to the National
Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum,
with the understanding that NOLHGA will then distribute the appropriate amount to the
Association.

Date 9-14-09

By Margaret M Parker

Printed MARGARET M. PARKER

Title Executive Director

Post-it® Fax Note	7671	Date	9-14-09	# of pages	3
To	Meg Malusem	From	Margaret Parker		
Co./Dept.		Co.			
Phone #		Phone #			
Fax #		Fax #			

CONSENT TO EARLY ACCESS DISTRIBUTION

The Washington Life and Disability Insurance Guaranty Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 11, 2009

By 

Printed Michael N. O'Day

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

West Virginia Life & Health

The **Insurance Guaranty** Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date September 10, 2009

By Maura (Prp) Dailey

Printed Maura (Prp) Dailey

Title Administrator

CONSENT TO EARLY ACCESS DISTRIBUTION

The Wisconsin Insurance Security Fund Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date Sept. 10, 2009

By Randy Olmeyer

Printed Randy Olmeyer

Title Executive Director

CONSENT TO EARLY ACCESS DISTRIBUTION

The Wyoming Association (the "Association") hereby authorizes the Liquidator of American Chambers Life Insurance Company to pay any early access distribution to which the Association and other guaranty associations are entitled to the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") in a lump sum, with the understanding that NOLHGA will then distribute the appropriate amount to the Association.

Date 9/21/09

By Jam. Kelldorf

Printed Jamie Kelldorf

Title Administrator