



MONARCH LIFE INSURANCE COMPANY
1250 STATE STREET, SPRINGFIELD, MASSACHUSETTS 01133

CERTIFICATE OF INSURANCE
In Replacement of Lost Policy

Statement of Benefits

As of the date of issue of this Certificate, the policy of the Monarch Life Insurance Company, which is shown below is in effect. This Certificate is a statement of the benefits provided by that policy. *It does not change or modify the terms, benefits and provisions of the policy in any manner whatsoever.*

POLICY NUMBER: **L00108000**

DATE OF CERTIFICATE: **September 4, 1986**

DATE OF POLICY: **February 21, 1952**

INSURED/ANNUITANT: **John Milton Simon**

BENEFIT AMOUNT: **\$4,000**

TYPE OF POLICY: **10 Year Modified Life - Participating**

ADDITIONAL BENEFITS **None**

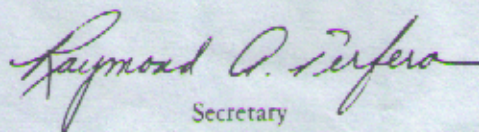
The expiration date of any additional benefits may differ from the expiration date of the policy.

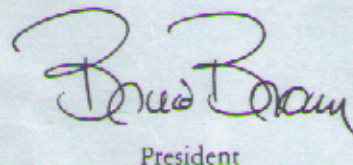
If Your Policy is Found

This Certificate is issued on the basis of your notice to us that the original policy has been lost or destroyed. It is understood that this Certificate will be returned if the policy is found.

This Certificate is Not a Contract

This Certificate is not a contract of insurance. It is a statement that the policy exists and coverage is provided by it. Additional details of the policy will be furnished by us on request.


Secretary


President


Inspector