

**FILED**

**2008 Jun 18 AM 01:21**

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NORTHERN DISTRICT OF OHIO  
CLEVELAND

**EXHIBIT 4**

Verbos Life Insurance emails

Joe Zalar/HW/Aon Consulting  
02/12/2001 11:43 AM

To [nbrandt@levelpropane.com](mailto:nbrandt@levelpropane.com)  
cc Pat Tighe@AONNA, Carole Leonard/HW/Aon Consulting@AonNA,  
Alexandra Kaluszyk/HW/Aon Consulting@AonNA  
Subject John Verbos

Natasha--This will confirm that we have submitted the application to Banner Life for Mr. Verbos. The face value of the term insurance policy is \$2,000,000 and the premium quote is \$870 per year on a 10 year renewable basis without waiver of premium. I'll get back to you when final approval is obtained. Thanks. Joe

----- Forwarded by Joe Zalar/HW/Aon Consulting on 02/12/2001 11:41 AM -----

To: [nbrandt@levelpropane.com](mailto:nbrandt@levelpropane.com)  
cc: Pat Tighe@AONNA, Carole Leonard/HW/Aon Consulting@AonNA, Alexandra Kaluszyk/HW/Aon Consulting@AonNA

Subject: John Verbos

Natasha--The best \$2,000,000 term insurance premium for Mr. Verbos (without a waiver of premium benefit) is \$870 per year on a 10 year level basis through Banner Life Insurance Company. This premium is quoted for a male, age 38, non-smoker. Even though this is a 10 year guaranteed renewable policy, the policy can be canceled at any time. Please let me know if this is acceptable to you. I will then submit the complete application to Banner Life for final underwriting approval. Thanks. Joe (216-623-4114)

----- Forwarded by Joe Zalar/HW/Aon Consulting on 02/12/2001 11:17 AM -----

To: [nbrandt@levelpropane.com](mailto:nbrandt@levelpropane.com)  
cc: Pat Tighe@AONNA, Carole Leonard/HW/Aon Consulting@AonNA, Alexandra Kaluszyk/HW/Aon Consulting@AonNA

Subject: John Verbos

Natasha--I just wanted to confirm that I will obtain the costs for a \$2,000,000 term policy on a 5 year level premium basis, and also on a one year basis. I'll call you back as soon as I can. Thanks. Joe Zalar (216-623-4114)

----- Forwarded by Joe Zalar/HW/Aon Consulting on 02/12/2001 10:05 AM -----

To: [nbrandt@levelpropane.com](mailto:nbrandt@levelpropane.com)  
cc: Pat Tighe@AONNA

Subject: John Verbos

Natasha--I have one question regarding the application that I took from John this afternoon: He mentioned that the insurance amount should be \$2,000,000. Is this correct? Please let me know.

I would also like to confirm that the 10 year level premium (non-waiver of premium) based on John's assumed age of 40, is \$540 per year for the first 10 years. If the waiver of premium benefit is included, the annual premium is \$700. Also, I estimate that the annual premium under the 15 year level arrangement without waiver of premium is \$686.

John is actually going to be 38 on 3/7/01, so the premium amounts that we gave to you are a bit overstated.

We will submit this to underwriting as soon as I hear from you relative to the final amount of John's coverage.

