# Lori Vallow and Chad Daybell - Text Messages Life Insurance

### JULY 18 2019 7:55 AM

**Lori to Chad:**

> “I just got the letter from the insurance company saying that I am NOT the beneficiary. It's a spear through my heart. Who do you think he changed it to?? Brandon?? Or probably Kay?? He left nothing for jj!!”

### JULY 18 2019 7:58 AM

**Chad to Lori:**

> “Wow, that's terrible. There's no way to find out.”

### JULY 18 2019 8:02 AM

**Lori to Chad:**

> “I might be able to see when I get his computer on Sunday. I could check I the emails he sent to the insurance company. It will show change in beneficiary.  He must have done it recently!”

### JULY 18 2019 8:04 AM

**Chad to Lori:**

> “It seems you would have had to agree to the change. Maybe your name was forged. You should have a good paper trail to prove it.”

### JULY 18 2019 8:08 AM

**Chad to Lori:**

> “I love you. This is terrible, but it is probably another step in bringing down the Gadiantons, especially Brandon.”

### JULY 18 2019 8:08 AM

**Lori to Chad:**

> “Nope. He can change it anytime he wants. He's the agent and anyone can change their beneficiary anytime with their own signature. I'm thinking it must be Kay.”

### JULY 18 2019 8:09 AM

**Chad to Lori:**

> ”Hmm. It will be interesting if he got changed after he had two bullets in his chest.”

### JULY 18 2019 8:11 AM

**Lori to Chad:**

> ”I don't think it could have. U can't change it after the death date. They would review that.”

### JULY 18 2019 8:14

**Chad to Lori:**

> ”Yes, I'm thinking Kay as well. She is probably freaking out that you got those computers. I'm going to shower and give you a blessing. I'm eager to get home so we can talk. It really will be okay, my love. You are wonderful.”

**JULY 18 2019 12:19 PM**

**Lori Vallow to Chad Daybell:**

> “So I talked to the insurance company. He changed it in March, so it was probably Ned before we got rid of him. They can't tell me to who, of course, but it's done. I still get the 4000 a month from SS.”

**JULY 21 2019 2:03 PM**

**Lori to Chad:**

> “Found it. Ned gave all of it to Rhonda. 2/26/19.”

**JULY 21 2019 3:27 PM**

**Chad to Lori:**

> “Glad you found that out.”

**JULY 21 2019 3:28 PM**

**Lori to Chad:**

> “It fits. Now she will try to take him. Thx for working on her. Work on me too. Reading all of this stuff makes me sick.”

**JULY 21 2019 3:36 PM**

**Chad to Lori:**

> “We will work hard on Rhonda when we are together. I will get her numbers as low as I can by Wednesday.”

## JULY 21 2019 3:41 PM

**Lori to Chad:**

> ”Good let's work on it hard”

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*Thank you to u/LittleLion_90 for the incredibly clear screenshots.*