

**United States Court of Appeals**  
**FOR THE EIGHTH CIRCUIT**

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No. 11-3494

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|--------------------------------|---|-------------------------------|
| First Arkansas Bank & Trust,   | * |                               |
|                                | * |                               |
| Plaintiff/Appellee,            | * |                               |
|                                | * |                               |
| Mary L. Howard,                | * |                               |
|                                | * | Appeal from the United States |
| Intervenor Plaintiff/Appellee, | * | District Court for the        |
|                                | * | Eastern District of Arkansas. |
| v.                             | * |                               |
|                                | * | [UNPUBLISHED]                 |
| Lincoln Benefit Life Company,  | * |                               |
|                                | * |                               |
| Defendant/Appellant.           | * |                               |

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Submitted: June 14, 2012  
Filed: July 3, 2012

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Before SMITH, BEAM, and SHEPHERD, Circuit Judges.

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PER CURIAM.

Lincoln Benefit Life (LBL) appeals the district court's<sup>1</sup> grant of summary judgment in favor of First Arkansas Bank & Trust and Mary Howard. This case involves the interpretation of insurance policy language, which can be determined as

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<sup>1</sup>The Honorable D.P. Marshall Jr., United States District Judge for the Eastern District of Arkansas.

a matter of law. There are no material facts in dispute. After careful de novo review of the record as well as the parties' briefing on appeal, see Anderson v. Durham D & M, L.L.C., 606 F.3d 513, 518 (8th Cir. 2010), we conclude that summary judgment was properly granted for the reasons stated by the district court in its well-reasoned analysis. Accordingly, we affirm. See 8th Cir. R. 47B.

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