

John Doe
5678 Elm Street
Nowhere, FL 67890

October 3, 2008

XYZ Life Insurance Company
1234 Main Street
Anytown, ST 12345-6789

Re: Policy Number **12-3456-789**
Insured **John Doe**

Dear Sir or Madam:

Please furnish an inforce ledger illustration for the above-referenced policy using the current interest crediting rate for all policy years. Assume _____ (Annual, Quarterly, or Monthly) premiums of \$_____ to be paid over _____ years. Solve for the death benefit such that policy cash values at policy maturity equal _____ (e.g. solved for death benefit, \$10,000 etc.).

Please furnish a complete illustration to include the "ledger pages", "detailed policy expense/accounting pages" and all footnotes pages, as follows:

- Ledger Pages – A table of hypothetical policy values to include year-by-year hypothetical policy values as to planned periodic premiums, net cash surrender values, net policy account values (if different from cash surrender values), and net death benefits.
- Detailed accounting/expense pages - A table of hypothetical policy values to include year-by-year projected policy pricing elements as to cost of insurance charges, premium loads, fixed policy administration expenses, and cash-value-based fees (if applicable).

Please send a hard copy of the above information directly to the address of record, and send a fax copy to (800) 409-3222. Thank you in advance for your prompt and courteous response.

Sincerely,

John Doe
Policyowner