

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 solving for the annual premium/outlay using policy dividends to reduce premiums. Please calculate using the current dividend interest crediting rate and disclose this rate either as part of the illustration, or by separate disclosure.

Please include in this illustration columns showing year-by-year hypothetical policy values as to planned periodic premium outlays due in cash (if any), policy loan interest paid in cash (if any), internal-term-rider premiums paid by dividends or surrender of paid-up-additions (if applicable), net cash surrender values (net of any policy loans), net policy account values (if different from cash surrender values), net death benefits (net of any policy loans), internal-term-rider death benefits (if applicable), policy loans (if any), and dividends.

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