

**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 under a "vanishing premium" payment plan solving for the minimum number of years during which annual/annualized premiums are required to be paid in cash, after which premiums are paid from the surrender of paid-up-additions and/or with annual policy dividends. 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