

10/13/1999

GEOFF SMITH  
25 LONG ST  
ANYTOWN MA 02999

Re: Insured's Name GEOFF SMITH  
Owner's Name GEOFF SMITH  
Our Policy No. 004229063  
New Contract No.

.... insert your disclaimer text .....

1035 Exchange Transaction effective as of 04/02/1999:

Amount Distributed	Taxable Amount	Cost Basis Carried Over	Cash Value Carried Over	Gain	Loss	Policy MEC Status
\$18,608.89	\$0.00	\$16,404.67	\$18,608.89	\$2,204.22	\$0.00	None

If you have additional questions .....

Sincerely,

Your name  
Policyholder Support Unit