

Dear Sir:

The New York Life SALUTES the American Fighting men throughout the World.

The Company CARES ENOUGH to provide the military personnel Overseas with the very best security program by being one of the major Underwriters for the United States Military Group Life Insurance. Furthermore, New York Life is still one of the very few companies who insures those men and women in the Armed Services, under orders to Vietnam with a few exceptions: Majors/Lieutenant Commanders and above - \$25,000; Captains/Lieutenants and below - \$10,000.

The 'Planned Security for Military Personnel' brochure (Incl 1) provides a personal affairs record for Armed Forces members and their families. This brochure is specifically designed for each service and is completed for each policy holder.

I am sure that some military personnel stationed overseas did not have the opportunity to arrange for a planned security program prior to departure from the United States. New York Life offers the following service for those who wish to improve their security program. The applicant fills out the 'Application - Part I'(Incl 2). A third party witnesses the applicant's signature and signs on the line 'Witnessed by _____ Field Underwriter'. A Military Medical Officer examines the applicant and fills out the 'Medical Examiner's Report' (Incl 3). The Home Office reimburses the Medical Officer, in the amount of \$10.00 for each medical examination. The applicant fills out the 'Embassy Form No. 7353'(Incl 4)

and 'The Military Questionnaire' Form No. 15874 (Incl 4a). In the case of a Military Pilot, also fill out the 'Aviation Questionnaire' (Incl 5). These forms, together with two months premiums, should be forwarded in the self-addressed envelopes, inclosed herewith.

The 'Rate Sheets' (Incl 6) show the premiums, tabular cash value/loan value, dividend deposits including termination dividends, and total cash value at the end of 20 years and at age 65. It also specifies the paid-up insurance and shows when the policy matures as an endowment.

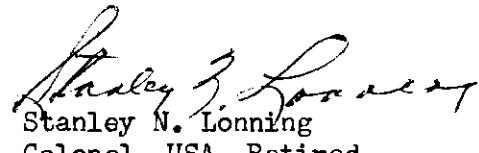
The applicant forwards by personal check or money order, two month's premiums to allow sufficient time to start the allotment upon receipt of the policy. The policy becomes effective upon the date prescribed in the application form or the medical examiner's report, whichever is later.

The policy offered is 'Whole Life'. The minimum policy is \$10,000 face amount.

I specialize in Military Estate Planning. For those men and women who wish to have their security program analyzed and charted (Incl 7), please provide the following information: applicant's full name, grade/rank, length of service for pay, and date of birth; wife's full name and date of birth; each child's full name and date of birth; amount of mortgage; amount needed to provide a college education for children; emergencies and readjustments (major home expense, etc.); total amount of insurance and liquid assets presently available to beneficiary. This service is provided without obligation.

I hope that you will look over this information and give it favorable consideration.

Sincerely,



Stanley N. Lonning
Colonel, USA, Retired
Field Underwriter

Inclosures (8)

1. Planned Security for Military Personnel(1)
2. Application - Part I(6)
3. Medical Examiner's Report(6)
4. Embassy Form No. 7353(6)
 - 4a. Military Questionnaire, Form No. 15874(6)
 - 5. Aviation Questionnaire(6)
 - 6. Rate Sheets(1)
 - 7. Planned Security Form(1)
 - 8. Self-Addressed Return Envelopes(6)