

Dear Grandson/Granddaughter:

During my lifetime I have worked in several occupations and evaluated various work and investment opportunities. I came to appreciate the value of a quality life insurance portfolio. It is for this reason that I have purchased this life insurance policy for you as a gift and, more importantly, as an expression of my love and affection for you.

Here is the way it works. Each year until you are 65 years old, this policy has a premium of \$15 a month. The premium will never increase. I will pay this premium for as many years as I am able and then it will be your responsibility. I hope you are able to learn this lesson young and therefore, be a jump ahead of your peers. Each month the company will credit your policy with a cash value. This cash should grow each and every year, thereby increasing the value of your policy.

As I write this, you are strong and healthy. I hope and pray that you will grow up to be a healthy, responsible young person. I hope that each time you review this policy or pay your premium or talk to your Agent, you think of your Granddad/Grandma.

May you live a long, healthy, and rewarding life. God bless always.

I love you.

Granddad/Grandma