

January 1, 2009

Mr. Joseph Q. Prospect
Vice President
Reinsurance Co, Inc.
1 Main Street
Hartford CT 01234

Re: RFP Inforce block of Universal Life business issued in the years 1980 – 1990, inclusive

Dear Joseph:

This is a request for proposal for a 75% coinsurance arrangement for the referenced block of business. We would like your quote on a ceding commission. The desired expense allowances are as follows:

75% of administrative fee of \$50 per policy per annum, increasing 2% per year for inflation

75% of fee for premium taxes and commissions of 7% per policy.

The deadline for your preliminary quote is February 28, 2009. We would like the transaction to be completed by July 1, 2009.

Attached are the following documents to assist you with your evaluation:

1. Policy and rider descriptions
2. Pricing data
3. Experience studies for mortality and lapse
4. Seriatim listing of inforce and terminated policies with reinsurance information and reason for termination
5. Underwriting rules applicable to the policies
6. Rates for COIs and other policy fees

For further information, contact Maria Thomson, Reinsurance Manager at (413) 478-8437.

Sincerely yours,
Reinsurance Treaty Head