

Sample A. Sample
123 Main Street
Anytown, US 12345-6789

Statistics show you may not be properly protected. You're too important to those you love to be a statistic.

Dear Sample A. Sample,

Women spend a great deal of time ensuring the protection and security of others. Yet, when it comes to their own needs, women often find themselves underinsured or, even worse, uninsured. In fact, nearly one-third of women in the United States have no life insurance and two-thirds feel they are underinsured.*

Life insurance isn't just for people with young children. Many women have partners who rely on their income to maintain a certain lifestyle, elderly relatives who depend on them for care or considerable mortgages that they would want paid off in the event of an untimely death. Life insurance provides a unique way to help:

- Replace lost income
- · Cover child care or elder care costs
- · Provide tax-free death proceeds to help pay off a mortgage or cover ongoing household expenses
- · Fund a child's education and other long-term goals
- · Leave a legacy to people and causes important to you
- Pay for funeral expenses, estate taxes and medical bills

Taking control of this critical part of your financial well being does not have to be a journey into obscure terminology and uncertainty. A straightforward discussion of your current situation and goals is the first step toward addressing this most basic element of a sound financial strategy.

MONY has a 160-year tradition of helping people meet their financial goals, and as the Mutual Life Insurance Company of New York was the first U.S. insurance company to insure a woman. Today we offer a variety of life insurance products designed to help you preserve your family's financial safety. Since you have been pre-selected for this offer of insurance, I'd welcome the opportunity to conduct a personalized needs analysis for you and explore suitable protection solutions. We can get together at your convenience.

If you haven't reviewed your life insurance coverage lately, perhaps it's time to. For more information, you can contact MONY at 1-888-335-8383, simply return the bottom portion of this letter or log onto www.mony.com/protection. You will be asked for your customer ID#-110.

Regards,

Seffrey Plummer

Jeffrey Plummer Managing Director

P.S. I'd also like to offer you the opportunity to write a Family Love Letter. This free, 16-page booklet, prepared by a leading tax and estate planning attorney and published by MONY's Enterprise Group of Funds subsidiary, provides your family with a record of all your important financial information and wishes in one place. To request your no-obligation Family Love Letter, just tear off the coupon below and return it in the provided postage-paid envelope, call or send an e-mail to the address above.

*LIMRA, The Women's Market, Myth and Reality, 2000 Report.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Insurance products issued by MONY Life Insurance Company and MONY Life Insurance Company of America (not licensed in New York), both members of The MONY Group.

20221-LI03 (Expires 8/2005)

You were selected to receive this letter/offer because your consumer report from the appropriate consumer reporting agency met our initial selection criteria. If at the time you respond to this offer you no longer meet the initial criteria, the offer may be rescinded. If you wish to opt out of receiving further information and/or future offers, please contact or send a written request to Experian Consumer Opt-Out, P.O. Box 919, Allen, TX 75013-0949, 1-888-567-8688.

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Yes, I'd like to receive my complimentary copy of the Family Love Letter and more information about how life insurance can help address my financial protection needs and ensure the security of my loved ones.

E-mail: _

Sample A. Sample 123 Main Street Anytown, US 12345-6789

Please make any corrections to your information above.

MONY Life Insurance Company, New York, NY 10019