



May, 2009

Dear Variable Life Product Policyholder:

RE: VariTrak product

We are pleased to provide the May 1, 2009, prospectus for your policy.

In an effort to expedite the delivery of prospectus information to you – and to minimize the creation of paper documents– National Life offers **two** environmentally friendly alternatives:

- ***E-documents:*** Our electronic delivery system will allow you to read, store, or eliminate all of the compliance materials (prospectuses and the annual and semiannual reports of the underlying funds) you now receive by mail - at your home or office and at your convenience. You simply give us the email address to which you would like your information sent. Please visit our web site at www.nationallife.com to register.
- ***Prospectus on CD:*** If you would prefer to receive your prospectuses and annual and semiannual reports on a CD, simply fill out the reply card on the back cover, sign it, and drop it in the mail to us. From that point forward, we'll mail you a CD that contains those materials.

In addition to the cost, time, and storage efficiencies these two options will generate, we believe they also represent a more responsible use of our country's natural resources. Towards that end, we encourage you to choose one of these alternatives at your earliest opportunity.

As the owner of a VariTrak policy, we would like to remind you that as of January 1, 2009, National Life will no longer offer this product for sale as it does not comply with the 2001 CSO Mortality Table. We will continue to administer all in-force VariTrak policies.

Should you have any questions, please do not hesitate to contact your registered representative.

Annuity & Variable Product Services

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