



May 24, 2005

New York Life Insurance Company
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Jeffrey W. Slattery
Managing Partner

Mr. Byrd Baggett
P.O. Box 1190
Fairhope, AL 36533

Dear Byrd:

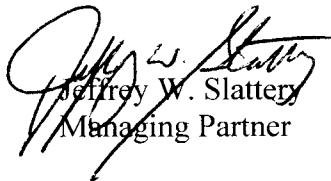
I wanted to take a brief moment to thank you for the truly outstanding job you did speaking to our Agents last week in Columbus, OH. There is no question that your talk was the highlight of the meeting and your message touched the hearts of everyone in the room.

On my way back to Cincinnati from Columbus, six Agents called me on my cell phone to thank me for bringing you in to speak. What really surprised me was how some of the senior Agents who attended the meeting responded. I had several of them approach me after your talk and tell me how much they appreciated your message as well.

Anyway, thanks again for helping to make this meeting a huge success. Please feel free to share this letter with any of my peers you may plan on approaching. I am sure Amy Scott and Brian Nowak would also highly recommend you.

If there is anything I can ever do for you, please do not hesitate to give me a call.

Sincerely,


Jeffrey W. Slattery
Managing Partner