



October 20, 2010

Joseph Stineman
Consolidated Research LLC
22 Sunny Brae Place
Bronxville NY 10708

Reference: **FR2010-1008-0034/E**

Org Id :00124156

REVIEW LETTER

1. Variable Life Insurance; previously submitted as FR2009-0804-0100E
Rules: 2210, SEC 482, VARIABLE
2 pages

Fee: \$100

Total Fee: \$100

Attention: Joseph Stineman

The material submitted appears consistent with applicable standards.

Reviewed by,

Timothy B. Dennis
Supervising Analyst

jrk

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