

URGENT: IMPORTANT NOTICE REGARDING YOUR LIFE INSURANCE POLICY

Date: [Insert Date]

Policy Number: [Insert Policy Number]

Insured: [Insert Insured Name]

Policy Owner: [Insert Owner Name]

Dear [Insert Policy Owner Name],

This is a formal advisory regarding the status of your life insurance policy. Our records indicate that the cash value of your policy is currently insufficient to cover the monthly cost of insurance and administrative charges.

Why is this happening?

The cash value within your policy has been depleted. This is often caused by a combination of low interest rates, outstanding policy loans, or premium payments that do not cover the increasing cost of insurance as the insured ages.

What does this mean for you?

If no action is taken, your policy is at risk of entering a "Grace Period" and eventually lapsing. If the policy lapses, your insurance coverage will terminate, and no death benefit will be payable to your beneficiaries.

How to keep your coverage:

To prevent your policy from lapsing, a payment is required. You may choose one of the following options:

- **One-Time Payment:** Pay \$[Insert Amount] by [Insert Date] to cover the immediate shortfall.
- **Increase Regular Premiums:** Adjust your recurring premium payments to \$[Insert Amount] to sustain the policy long-term.
- **Loan Repayment:** Repay any outstanding policy loans to reduce interest charges and restore cash value.

We strongly recommend that you contact your financial advisor or our Customer Service Department at [Insert Phone Number] to discuss your options and ensure your protection remains in force.

Sincerely,

[Insert Name/Department]

[Insert Company Name]