

[Date]

[Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

**Subject: URGENT - Important Notice Regarding Your Life Insurance Policy**

Dear [Policyholder Name],

We are writing to inform you that your life insurance policy, #[Policy Number], is at risk of lapsing. As of [Date], we have not received the premium payment that was due on [Due Date].

Your policy is currently in its "Grace Period." This means your coverage is still active, but it will expire on [Expiration Date] if the outstanding balance is not paid. If the policy lapses, your beneficiaries will no longer be entitled to the death benefit, and you may be required to undergo a medical exam to reinstate coverage.

**Payment Details:**

- Premium Amount Due: \$[Amount]
- Past Due Date: [Due Date]
- Final Date to Pay: [Expiration Date]

To ensure your coverage continues without interruption, please make a payment immediately via one of the following methods:

- Online: [Website URL]
- Phone: [Phone Number]
- Mail: [Mailing Address for Payments]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship or have questions regarding your policy options, please contact our customer service team at [Phone Number] so we can assist you.

Sincerely,

[Sender Name/Department]

[Company Name]