

Re: Prudential Policy #LM123456
Insured: Leslie Hay

Thank you for allowing the Hinerman Group to continue to serve your insurance needs. This is a brief summary of your term life insurance benefits. Please review your policy or call for additional information or clarification. So that you can be assured that the coverage you have in force will be what you need for as long as you need it, please review the following.

Issue date 2/13/2005
Current death benefit \$250,000
Current annual premium \$385.00

Your current premium is guaranteed to remain the same for the first 20 years from the issue date. In the 21st year, your policy premium will increase dramatically. If that is not something that works for you in the long run, the sooner you address it or change it, the less it will cost.

Your policy also has a conversion option for the first 20 years of your policy or until your age 43, whichever comes first. Please read about your conversion option and call if you have any questions. It is a very important benefit of your policy.

Our goal is to serve you and your family. We are here to provide the coverage. We will be here to help your beneficiaries if you pass away.

Respectfully,

Ed Hinerman, Hinerman Group
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