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**For ALL Contracts/Policies:**

Non-Forfeiture Information

- Checks and drafts are accepted subject to collection.
- Only one Reminder Notice is sent prior to the due date. No Agency or Agent has the power to modify the policy (contract) to extend the time for payments, to waive any provision or to bind the Company by making any promise or accepting any representation or information not contained in the application for the policy contract.
- If all previous premiums have been paid in accordance with the terms of the contract (policy), a payment will become due and payable as stated on this notice.

**Reminder:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day your payment is received by us and you will not receive your check back from your financial institution. If you do not wish to participate in a one-time electronic transfer, please call 1-800-732-8939.

**Important Information:** Your account values may be impacted by any outstanding loan and interest.

**This notice is a reminder that your Planned Premium is scheduled for the date and amount indicated. Please refer to the actual terms and provisions of your contract as it contains both the applicable Grace Period and nonforfeiture/default provision for your specific policy.**



## Recently Moved?

Let us know! Go **online** to update your address or call us at 1-800-732-8939.

Address on File:

ADDRESS LINE 1

ADDRESS LINE 2

New Address:

Street Address:

City, ST, Zip: