

October 3, 2016



RE: Policy/Certificate Number LB

Dear Policyowner:

Thank you for allowing North American to be your life insurance provider. Please allow me to offer you the following information.

Enclosed is our refund check in the amount of \$68.20. Since your initial premium is being refunded, there is no coverage and your policy is now considered null and void.

We appreciate the opportunity to serve you. We encourage you to contact a service representative with any questions or concerns. You will also find helpful information on our website, www.NorthAmericanCompany.com.

Sincerely,

Angela Sees

Policy Billing & Accounting