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April 4, 2017

**IMPORTANT LAPSE NOTICE
YOUR INSURANCE COVERAGE IS NO
LONGER IN EFFECT**

[REDACTED]
[REDACTED]
[REDACTED]

RE: Policy/Certificate: LB3 [REDACTED]
Insured(s): [REDACTED]

We are notifying you that all coverage provided under this insurance Policy/Certificate (“Policy”) terminated following the end of the grace period that began on February 1, 2017, and all benefits are forfeited and void.

We encourage you to apply for reinstatement of this important coverage. Please contact us at (877) 872-0757 to request a reinstatement application. Reinstatement is conditioned upon our approval of your evidence of insurability.

We hope you will allow us to continue to service your life insurance needs and look forward to hearing from you soon.

Sincerely,

Policy Billing and Accounting Department

CC: (425)216-1240

**Backed by North American Comany
for life and health insurance**

Original copy sent to the owner of the Policy/Certificate. Duplicates will be sent to insured, secondary addressee and collateral assignee if applicable.

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Phone: (877) 872-0757 • Fax: (877) 208-6136 • www.NorthAmericanCompany.com