[Demo] NLP Dataset for Customer Service Automation

Company Type	Life Insurance Companies
Inquiry Category	Inquiries about insurance products and options
Inquiry Sub- Category	Policy cancellations and refunds
Description	Customers inquire about the process and potential implications of cancelling their life insurance policy, seeking guidance on refund possibilities, surrender charges, and any potential tax consequences.
Data Size	5,072 paraphrases
Want to buy data?	Please contact nlp-data@qross.me via your business email address.

Masked sample paraphrases of one "Life Insurance Company" customer inquiry. (Purchased data will not be masked.)

Will terminating this in penalties, like	reduce potential refunds us?
Will penalties surrender make hard for to refun	ds if?
Should be surrender if we will ?	
there is surrender which result a reduction	?
Should be surrender charges end, cause	for us?
Will the in refunds if end??	
Is that charges reduce our refunds?	
Does scrapping the mean we'll charges?	
Do cancellation plan face surrender?	
When you cancel this any will affect your	?
I about and other monetary penalties may	refunds upon completion of contract?
Should worry about facing and other penalties	lecrease of left for?
worried about surrender charges other monetar	ry that decrease?
If we some refunds due to penalties like	·
Should worry about surrender monetary penalti	ies my refunds?
If we end, be will our refunds?	
Is with scheme accompanied by painful penalties	_ cash?
the refunds the plan ends?	
Should be surrender will a reduction our _	?
Should worry facing charges monetary wh	tich may result in upon of the?
plans charges that down refunds.	
Should I worry surrender charges monetary wh	ich in after are terminated?
If end, there for refunds?	
Do you impose surrender charges could you	the?
Should I concerned surrender and that mi	ght result refunds terminated?
Will surcharges or similar reimbursements cover	erage ended?
Is the plug on plan going to us with	at fat?
nulling on this plan going us sharges	a that ahin rafunda?

Is a that will diminish when the policy?
Is there a surrender in reduced us?
When is to this you impose any or fees to ?
of charge make hard me to claim refunds if ends?
Are there that diminish refunds when the policy ?
cutting ties with with penalties our potential us?
Is that we face charges affecting ?
If there surrender which in Refunds for ?
possible surrender charges owed?
If we surrender charges reduced?
will charges cause reduced?
Is cutting scheme will into our cash for us?
Does this mean will surrender charges?
to end policy, do impose any surrender that diminish?
there surrender that will affect refunds?
fees or surrender charges that diminish potential ?
Will financial penalties like if this plan terminated?
other monetary penalties result in decreased once
If policy, we some of our refunds penalties?
Do you or surrender affect potential refunds when cancel policy?
Do you any diminish you cancel this?
Should be worried about facing surrender and could refunds?
were to be surrender be used refunds?
it possible that charges refunds?
this plan is like charges our refunds?
cancelling surrender that cut down?
Should I worry facing surrender other monetary penalties which can result decreased
If plan the penalties surrender will it for me claim
Are there you impose that could the refunds the?
Should concerned facing surrender charges and other penalties in once contract
over?
the there be financial penalties to surrender that reduce the potential
Will surrender charges?
Will penalties make for us get refunds if plan?
be concerned charges and other penalties may decrease the amount ?
the ends, penalties like surrender charge harder get money?
Can surrender reduced us?
is terminated, there will financial penalties to charges that refunds us.
I worry about charges and decreased refunds once terminated?
penalties like surrender make it to refunds if ends?
Is there chance that charges refunds?
Will financial used reduce refunds plan is terminated?
Does affect the potential refunds when you policy?
the penalties like it harder get the plan ends?
Will terminated in financial penalties, like that reduce?
Will terminated in financial penalties, like that reduce? Should charges our if we this?
Will terminated in financial penalties, like that reduce? Should charges our if we this? Will like surrender make difficult to claim my the ?
Will terminated in financial penalties, like that reduce? Should charges our if we this?

	fees or surrender charges you impose to you this?
there :	surrender that you diminish if you this?
Should	concerned about facing and penalties which decrease?
i	invoke surrender that refunds.
s possible _	like charges would used to ?
there	charges you impose that affect refunds when cancelling ?
here are surren	der charges that could policy canceled.
inancial penaltie	es like charges used to refunds this
	s impact return we end ?
Vhen cance	el this do impose surrender to the refunds?
t	to lead to penalties and?
	surrender charges, which a of?
surren	nder charges cause smaller if we?
	rrender charges that could diminish the when ?
Vill	make for refunds us?
this pl	lan we will charges?
	will be penalties, like surrender charges, ?
	ty of it for to claim refunds if the plan?
	if we cancel this?
hould there	surrender which result decrease in refunds ?
t	the policy, any surrender charges that the refunds?
	celling will less?
t	this policy, should we be concerned reduced due financial like charges?
re there surrenc	der charges you impose potential when policy?
s	surrender charges that the potential after you this policy?
	it financial like will affect refunds?
	worried may amount of money?
	affect the you cancel this policy?
s there any	impose affect the refunds cancel policy?
	be reduce if to be stopped?
	facingcharges and penalties, which might decrease amount ofleft?
penalt	ties like charge make more difficult to back?
	g early my
	cause decrease refunds for us?
	policy, are we worried losing some refunds to penalties ?
	policy, you that diminish the?
	when you cancel this policy?
an in	mpact our refunds, if plan?
ontract.	ry about facing charges penalties which result in decreased the
	be used reduce if this stopped?
	erminated, penalties like charges used decrease refunds?
	surrender if which will result in ?
	a reduction potential if you impose surrender
	impose surrender diminish refunds?
bandoning	participation in the plan would as surrender amount refunds.
	nder make to get money if the plan ends?
surren	about facing surrender and monetary that in refunds contract

If I end I worry facing monetary penalties, which in lower
a concern that lose some refunds due to surrender we end policy?
Is surrender charges will decrease in?
Is there fees or surrender charges diminish refunds policy ?
Is possible a decrease of if are charges?
Should worry surrender charges other penalties might decrease the amount refunds?
be about facing charges other penalties my refunds?
If policy, concerned we will some to penalties like surrender charges?
hit with surrender chip away at refunds?
Do you have surrender charges diminish the policy?
When you cancel do any surrender that will potential?
we with that chip away at plan is stopped?
to worry about surrender charges or might decrease my?
Will the charges in smaller for we?
financial penalties, surrender charges, this plan terminated, ?
charges that will result reduction for us?
the ends, penalties like charges our ?
it charges affect potential?
charges, if end, which reduce our refunds?
Is to cut this scheme into cash back?
I end my employment, may be and other monetary
are surrender charges, which result a our?
a cessation of participation plan in such surrender charges, the potential?
Will difficult for me to claim refunds, the ends?
If end employment, I surrender and other monetary penalties could refunds.
this we some refunds due such as surrender charges?
there in our refunds there ?
we will there surrender that reduced refunds us?
like surrender charge make it harder us money back if
the policy terminated, there financial like surrender charges refunds?
for ending plan may material mile surrender sharges refunder.
Is there charge could potential refunds when policy?
this plan mean will face charges?
Should I worry about charges other which decrease money returned me?
end my employment, and other penalties result lower
Would for if were surrender charges?
the surrender charges refunds us?
Will surrender make harder to the plan ends?
The penalties like charges refunds if
Should I about facing and penalties which could ?
Isn't possible that will owed amounts?
the lead to reduced for?
plan mean face surrender charges?
If is terminated, charges that will affect refunds?
Would as surrender if we stopped our participation this affect?
Are canceling this that reduce?
charges refunds amounts?
I worry surrender and which may result once terminated?
Are result in a decrease of for?
ties with this by penalties that cash back?

Are any surrender you could diminish the refunds the?
Would this lead to charges that owed funds intended ?
of the plan mean we'll to ?
charges result in smaller refunds ends?
the charges result in us if end?
the in refunds you if we end?
Would withdrawal from plan in financial as the of refunds?
Is charge that diminish potential cancel this policy?
possible cut with and have penalties eat cash us?
penalties charges be to reduce refunds?
Is surrender charges going if end?
are charges could refunds if you cancel
Should be worried about charges other monetary decrease the amount left for?
Will penalties surrender charge it harder if the ?
If the policy terminated, there may surrender that will reduce refunds
I be concerned about facing surrender and penalties decreased upon completion the ?
Should there surrender which will result a in refunds?
policy terminates with to charges that reduce potential to please clarify.
If the ends similar to potential owed to us, please us.
cutting accompanied by penalties make it harder to back?
the plan ends make harder for us to money?
there are surrender charges, which smaller us?
the plug plan make us charges that chip our?
we end this will lose refunds penalties, surrender?
Are any charges to if you policy?
Should there surrender will cause a of ?
Are there any charges impose refunds end policy?
Is it surrender will affect amount?
policy is there will be financial similar reduce potential refunds.
possible that surrender would in in refunds?
Should worry about charges and affect my refunds?
be worried facing charges and penalties that may ?
Should be concerned facing surrender penalties, may in refunds completion the contract?
If the plan will penalties make it hard my?
Is ties this by penalties into potential back ?
the plan will hurt refunds?
Do you any surrender will when cancelling the?
the surrender charges cause end?
Is reduced of us there surrender charges?
there are surrender will lead to Amounts for?
were to stopped, would charges be to ?
If end, should surrender that result refunds.
When you this surrender charges that affect the?
Will surrender result in if done?
If we end our some due penalties?
If plans invoke what our refunds?
a cessation of this plan result in surrender charges, amount of?
Is cutting this with eating into back?
Is ties with scheme penalties into our cash us?

Is possible that cancelling invoke that ?
Will surcharges or penalties affect once coverage ?
$Would \ financial \ ___ \ as \ ___ \ charges, \ reduce \ ___ \ amount \ ___ \ refunds \ ___ \ we \ stopped \ ___ \ \underline{ \ } \ in \ this \ \underline{ \ } \ ?$
it that insurance policy would lead to surrender for us?
Should there surrender to to reduction in refunds?
$\underline{\hspace{1cm}} the \underline{\hspace{1cm}} is \underline{\hspace{1cm}} there \underline{\hspace{1cm}} be \underline{\hspace{1cm}} penalties similar to surrender \underline{\hspace{1cm}} that may \underline{\hspace{1cm}} potential \underline{\hspace{1cm}} \underline{\hspace{1cm}} us.$
we pull the plug plan of away at refunds?
Will penalties surrender charge it hard for us the ends?
Should worry about other monetary penalties which lead to refunds upon contract
surrender charges you that will diminish cancel this policy?
my employment there may be of and other penalties.
surrender we which will result decrease in refunds.
this plan penalties refunds.
it the this plan allow to chip away at refunds?
the surrender charges reductions refunds end?
I be concerned about terminated?
Will penalties like make harder us to our back the ?
are surrender charges, which will result decreased ?
Should plan penalties our refunds?
the penalties surrender charge it harder to money?
with this scheme accompanied by that eat cash for?
you cancel policy, there any surrender charges diminish?
Is surrender charges refunds?
you impose or to refunds the is canceled?
Is it this would lead surrender charges and funds?
If I employment, be refunds because of charges penalties.
this policy, do impose that the potential refunds?
Are the surrender refunds?
If policy ends similar that reduce refunds owed to tell us.
Is it possible that charges ?
There fees or surrender that may diminish refunds canceled.
there surrender can diminish the refunds the policy?
Would charges be used to this was?
Should I concerned about surrender charges may decrease ?
we expect charges refunds?
surrender charges would to reduce refunds?
cutting ties with that could eat into cash for?
this plan terminated, penalties, like charges, that will our?
Can be surrender chip at fat refunds if we pull plug plan?
the financial similar to surrender charges may reduce potential refunds.
If this some of our refunds due to?
are surrender that in money for us?
There fees or to diminish refunds when policy canceled.
have surrender charges diminish the potential when the?
the surrender in refunds for if end?
Does surrender affect the when cancelling the ?
Will make it harder for my refunds after ends?
can lead to for if we
Should surrender charges, will to a in ?
you decide to end impose that will refunds?

there		impose th	nat tl	he refunds	this policy	y is canceled	?
Are	surrender	that d	iminish refunds	·	to t	this policy?	
the	decrease t	the refu	ınds?				
If policy	terminated	, there	be financial	to	that	will reduce	refunds?
wor	rry facing s	surrender	other r	nonetary	may _	my refu	nds?
							plan ends?
	plug this p						
	end						_
	of this plan m						
	will _						
	rrender			minish the pot	ential	when this pol	licy is ?
							owed to us
	surrer						
	ns may invoke						
	this sche					k?	
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	charges,						
	that the			ential refunds	?		
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							l refunds owed to us?
	alties,				refunds	Sf	
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	if the term						rerunds?
	ike surrender cl			ge	t ii the	pian?	
	ender charges _			1-0			
	_ charges						
	_ that surrende			_ refunds?			
	plan			1		6 10	
	facing su					_ refunds?	
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	ges cause						
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	_ this we i			penalties	surrende	er	
	alties of						
	surrender charg					?	
	es						
							oney returned to me?
you impo	se to	reduce	amount of mo	ney refunds _		?	
Should there $_$	charg	es we _	which	in a	of?		
							efunds terminated?
Will the penalt	ties surren	der ma	ke fo	or to get		?	
Will	_ charges affect	our refunds	the	?			
we	to be hit si	urrender	av	way at	if we pul	l plug _	this?
Are there	TAZİll	rocult	of or	ur rofunde?			

Will surrender cause fewer us end?
Will similar penalties affect reimbursements if ?
When cancel this are surrender charges that ?
there surrender that you impose that when cancel the?
policy be similar to surrender that may reduce?
If this to be terminated, will like used refunds?
Should be if stop, a reduction in our refunds?
worry about facing surrender charges monetary penalties of money returned?
If there charges, which in decreased for?
Is possible to with scheme eating potential cash?
plan is terminated, financial charges be to potential refunds?
the penalties such charges our?
the surrender charges result in refunds for?
the surrender charge make it harder for back?
Is possible to charges decrease owed ?
If plan is penalties, like charges, will reduce our potential?
Is to cut ties with with penalties eat back?
Is any surrender charges that diminish this policy is ?
the policy be terminated with penalties will potential refunds?
Will financial like surrender be reduce refunds terminated?
Should I be about and may my refunds?
penalties, as surrender reduce potential refund amount, we our participation plan?
ended, financial penalties like surrender charges refunds?
the surrender cause reduced if ?
Would the plan result in penalties, such as charges, ?
I worry about facing and other which to once terminated?
Is there that the potential refunds?
surrender charges will result in reduction in refunds?
there surrender charges, which result in refunds ?
the surrender charges reduced?
Is charges that will diminish the potential refunds you the?
the cause if we end?
Will the penalties like surrender charge to get?
Will penalties surrender make it for us get?
Should I worried facing charges monetary may the amount of for refunds?
If ends, will affect our?
I worry facing charges and other penalties that result decreased upon completion ?
Are be with surrender charges that away at fat refunds stop ?
the for it for me to claim refunds if ends?
surrender cause reduced we ends?
If the policy terminated, may be financial similar to reduce refunds owed
be concerned about and other penalties which to refunds once terminated?
you impose surrender the amount refunds could be?
we end, the surrender charges could
I concerned surrender charges and monetary penalties in refunds of the
contract
any fees charges that could the when cancelling policy?
there any you impose that if end policy?
Should about surrender charges and monetary penalties, may amount of returned?
Should about surrender charges and monetary penalties, may amount of returned? I employment it could in lower surrender and monetary penalties be end, which will affect our refunds?

Is possible be less there surrender charges?
Should about facing and other penalties which decrease funds for refunds?
a risk facing surrender charges penalties which decrease refunds?
Is there surrender you to this policy is?
Is it nixing this would lead that slash funds intended us?
the surrender charges refunds us, we end?
penalties like it hard me to my when the ends?
about facingchargesother monetary penalties whichtorefundscompletion
the contract?
Should charges after we which result refunds?
I be concerned facing other penalties that decrease amount of ?
I be worried about and that may owed refunds?
you impose diminish if you end this?
charge make me to claim refunds, if the plan?
worry facing and other which result decreased once terminated?
you end this policy, do surrender charges to ?
will be affected penalties like surrender the plan
Should worry facing penalties will decrease the amount of funds left ?
Is there any that impose could diminish the you policy?
there charges that affect when you cancel this policy?
will there be surrender charges, will affect refunds?
you have any surrender charges potential when policy?
canceling the mean charged surrender ?
Is it possible that in a refunds?
Should I worry surrender penalties which may result in lower refunds ?
the are there any that will diminish the?
Will or reimbursements if is ended?
If end will we due penalties surrender charges?
other reimbursements if the coverage ended?
Can surrender our if end plan?
I worry about charges penalties which affect refunds?
that surrender charges could reduction of refunds?
Are will affect the refunds cancel this policy?
Will surrender less?
Do you the surrender in smaller?
Is going to amounts?
Is it pull plug this and have chip at our fat?
Is it will result in refunds us?
Should about surrender charges other which may in refunds once?
Is possible to pull this have charges away the fat refunds?
Should be if we end, which lead ?
charges if we will result in a decreased ?
Should if we end, which will in a amount ?
policy, do impose fees surrender charges could refunds?
have any surrender charges would potential refunds when policy?
plan will in financial penalties, such as surrender the refunds.
it for surrender charges to result reduced ?
Should I worry facing charges other can result decreased once?
there are surrender which in reduced for us?
Should you surrender charges diminish end this?
there are charges, which results less for?

the on will hit with surrender hurt any refunds.
you policy there surrender charges to diminish refunds.
Is surrender you could affect the when the policy ?
financial charges be to refunds if this were?
penalties reimbursements after the is stopped?
policy is there be financial penalties to surrender charges our?
Is fees or surrender impose diminish when you cancel ?
$___I ____ about facing surrender charges _____ monetary _____ may result in ____ refunds after _____ the ___?$
Is ties with by penalties that will cash?
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$
decide to end this do any surrender to ?
If this plan is $___$ there $___$ be $___$ penalties, $___$ $___$ will reduce $___$.
Is the plug on the to with ?
policy is terminated, there be penalties charges that will ?
$____________________________________$
Is that charges will in decrease refunds?
Do penalties like make us to refunds?
Should charges we result in reduction refunds for us?
Are there surrender result in a for?
If you there any surrender to diminish?
Should I $__$ about facing $__$ and other $__$ that may decrease $__$ $__$?
If this is eliminated, some refunds due ?
are charges, which in decreased Amounts for?
you that if you to end this policy?
ties with with penalties eating money back?
are surrender charges that diminish refunds a
surcharges similar ends?
Is it possible to surrender charges?
the policy is terminated penalties similar surrender that reduce please
Is charges other monetary may result in refunds if I end ?
it possible charges decrease refunds?
charges affect refunds if
charges that imposed diminish the potential when cancelling policy.
the surrender result less refunds for us ?
of the mean surrender will affect?
When is this policy there or surrender charges imposed to ?
it face surrender and penalties that may decrease owed?
If eliminate this will refunds due to penalties ?
financial surrender charges, our refunds?
will be cut due surcharges ?
Canceling invoke surrender refunds.
Are we be hit surrender charges that at if ends?
Should there surrender if we will result for?
Will surcharges penalties affect once the ?
the decreasing owed refunds?
it that surrender result reduction in our amounts?
Will surcharges penalties affect future the ?
Smaller us, there charges if end?
Should there if we end, result refunds?
If to tharges?

Should be charges we end, in a amount of?
result in refunds us?
It our refunds.
this terminated, there financial penalties to charges may affect
cancel this impose any surrender will diminish refunds?
Would financial penalties like surrender refunds?
Will surcharges or penalties affect ended?
are canceling the are there any or charges ?
I concerned facing surrender charges and other amount of returned?
we surrender charges refunds for us?
Is there any could diminish the policy?
there surrender charges, will in reduction we end?
Should I about and other penalties which may decrease money?
Do have to worry surrender charges penalties could refunds?
Should I be may decrease refunds?
I about surrender other monetary penalties which amount money left refunds?
Should there we which reduce refunds us?
Will surrender affect refunds plan ends?
Will surrender our?
Shouldn't worry facing surrender and other in decreased refunds ?
it there will be in there are surrender?
Is possible surrender charges will a reduction of ?
Is there a that in smaller us?
such surrender the potential refund if we participating?
If would like charges be to reduce refunds for?
Is possible lead to decrease in for us?
Is to in less for us?
know if terminates with penalties to charges reduce refunds?
Is possible that will lose due to if policy?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ?
Ispossible thatwill losedue to ifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us.
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ? If policy is with financial surrender that potential tell us. Does canceling mean there will be refunds?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ? If policy is with financial surrender that potential tell us. Does canceling mean there will be refunds? it financial penalties like charges be reduce refunds?
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ? If policy is with financial surrender that potential tell us. Does canceling mean there will be refunds? it financial penalties like charges be reduce refunds? there be charges, if we end, result our refunds? financial charges be to reduce if were eliminated? Would the penalties like surrender used this were ?
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? there becharges beto reduceifwere eliminated? Would thepenalties like surrenderusedthis were? be used to reducerefunds ifcurrent policy?
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrenderusedthis were? be used to reducerefunds ifcurrent policy? youanyor surrenderthatdiminishwhen you cancel?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ? If policy is with financial surrender that potential tell us. Does canceling mean there will be refunds? it financial penalties like charges be reduce refunds? there be charges, if we end, result our refunds? financial charges be to reduce if were eliminated? Would the penalties like surrender used this were ? be used to reduce refunds if current policy ? you any or surrender that diminish when you cancel ? The penalties like surrender it to get plan ends.
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrenderusedthis were? be used to reducerefunds ifcurrent policy? youanyor surrenderthatdiminishwhen you cancel? The penalties like surrenderitto getplan ends. Should there beend,willin arefundsus?
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrender usedthis were? be used to reducerefunds ifcurrent policy? youanyor surrenderthatdiminishwhen you cancel? The penalties like surrenderitto getplan ends. Should there beend,willin arefundsus? Abandoningparticipation inplanresultsuch as surrendertherefunds.
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrenderusedthis were? be used to reducerefunds ifcurrent policy? youanyor surrenderthatdiminishwhen you cancel? The penalties like surrenderitto getplan ends. Should there beend,willin arefundsus?
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrender usedthis were? be used to reducerefunds ifcurrent policy? youanyor surrenderthatdiminishwhen you cancel? The penalties like surrenderitto getplan ends. Should there beend,willin arefundsus? Abandoningparticipation inplanresultsuch as surrendertherefunds.
Ispossible thatwill lose due to ifpolicy? Do chargeswill diminish refundsyou endpolicy? we will some be lost because of like ? Ifpolicy iswith financial surrender thatpotential tell us. Does canceling mean there will be refunds? it financial penalties likechargesbe reduce refunds? there be charges, if we end, result our refunds? financial charges be to reduce ifwere eliminated? Would the penalties like surrender used this were? be used to reduce refunds if current policy ? you any or surrender thatdiminish when you cancel ? The penalties like surrender it to get plan ends. Should there be end, will in a refunds us? Abandoning participation in plan result such as surrender the refunds. Will surrender make for me my if the plan?
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? we will somebe lost because oflike? Ifpolicy iswith financial surrenderthatpotentialtell us. Does canceling mean there will be refunds? it financial penalties likechargesbe reduce refunds? there becharges, if we end, result our refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrender usedthis were? be used to reducerefunds ifcurrent policy? youanyor surrender thatdiminishwhen you cancel? The penalties like surrender itto get plan ends. Should there be end,willin arefundsus? Abandoningparticipation inplan result such as surrender therefunds. Will surrender make for me myif the plan? Will surrender make for me myif the plan? Will surrender charges be to reduce refunds?
Is possible that will lose due to if policy? Do charges will diminish refunds you end policy? we will some be lost because of like ? If policy is with financial surrender that potential tell us. Does canceling mean there will be refunds? it financial penalties like charges be reduce refunds? there be charges, if we end, result our refunds? financial charges be to reduce if were eliminated? Would the penalties like surrender used this were ? be used to reduce refunds if current policy ? you any or surrender that diminish when you cancel ? The penalties like surrender it to get plan ends. Should there be end, will in a refunds us? Abandoning participation in plan result such as surrender the refunds. Will surrender make for me my if the plan ? Will surrender charges chop down refunds
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? wewill somebe lost because oflike? Ifpolicy iswith financialsurrenderthatpotentialtell us. Does cancelingmean there will berefunds? itfinancial penalties likechargesbereduce refunds? there becharges, if we end,resultour refunds? there becharges, if we end,resultour refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrender usedthis were? be used to reducerefunds ifcurrent policy? youanyor surrenderthatdiminishwhen you cancel? The penalties like surrender itto getplan ends. Should there be end,willin arefundsus? Abandoningparticipation inplanresult such as surrender therefunds. Willsurrendermake for me myif the plan? Will surrender charges be to reduce refunds? plans maysurrender charges chop down refunds Should be worried about and penalties, result in refunds upon completion
Ispossible thatwill losedue toifpolicy? Do
Ispossible thatwill losedue toifpolicy? Dochargeswill diminish refundsyou endpolicy? we will somebe lost because oflike? Ifpolicy iswith financial surrenderthatpotentialtell us. Does cancelingmean there will be refunds? itfinancial penalties likechargesbe reduce refunds? there becharges, if we end,result our refunds? there becharges, if we end,result our refunds? financialcharges beto reduceifwere eliminated? Would thepenalties like surrender usedthis were? be used to reducerefunds ifcurrent policy? youanyor surrender thatdiminishwhen you cancel? The penalties like surrender itto get plan ends. Should there be end,willin arefunds us? Abandoningparticipation inplanresult such as surrender therefunds. Will surrender make for me myif the plan? Will surrender charges be to reduce refunds? plans may surrender charges chop down refunds Should be worried about and penalties, result in refunds upon completion

If you this policy there charges diminish
about facing and other penalties which result reduced?
If the policy there may penalties surrender charges may reduce of refunds owed
cancel policy, are any that diminish your refunds?
Should be concerned facing charges other monetary that lower refunds I employment?
it that surrender will owed refund?
Should I about facing surrender may decrease the money?
cancel policy, there surrender will reduce the refunds?
was penalties like be used to reduce refunds?
terminated, there be financial penalties, surrender that refunds?
Will surrender refunds?
Would surrender be used to reduce refunds axed?
refunds us should be ?
the is terminated, do you know if there similar charges reduce refunds?
Will surcharges similar future reimbursements ends?
end the policy we some refunds due and
Is there charges impose to when policy is?
this were stopped, penalties like charges used reduce?
it that nixing insurance policy would to and owed ?
Will the surrender the plan ends?
If end I may face surrender and penalties result in
or similar penalties affect eventual the ended?
If will penalties surrender make it us to get?
there any fees to diminish refunds when policy?
Is it surrender result smaller refunds?
it plan will penalties that reduce refunds?
I about surrender penalties which may affect the of?
could refunds if I my employment because of and
Will surrender charge make it harder to ?
you impose or charges affect the when you the?
surrender if we end, which will a in?
Can the policy terminated penalties, specifically refunds?
Should facing charges monetary penalties which may result decreased refunds
contractover?
the for surrender it us get our if the plan?
be about surrender charges may decrease the funds left for refunds?
cutting with this accompanied that into back?
Do impose to to refunds you this policy?
When decided to Cancel this policy, impose fees or ?
If there are surrender charges, which will ?
it possible surrender will our potential?
Does the mean have pay charges?
Will make hard for me to claim my if ?
Does this plan we have pay surrender?
Should I worry facing which which the amount of money?
If we end, surrender cause reduced refunds?
Should be we will reduce refunds for?
there be we end, which a reduction of?
I about monetary penalties which may reduce my?

Is any	charges	tl	nat could	the whe	en you t	this?			
the		_ penalties	harder	for us to get	back n	noney?			
Can pulling			_ us surre	ender charges	i a	away at fa	t refunds?		
we t	the	lose some	e refunds	of penalties	ch	arges?			
?	_ about facing	surrender	other m	nonetary	which	result in	decreased r	efunds co	npletion of
I	employmen	t, I may face si	ırrender	other m	onetary pena	alties		in lower	
Should	worried	facing	charges and o	other pe	nalties	resu	lt in	after the	over?
Should	about facin	g surrender cl	narges	monetary	penalties	may	in	they	are?
If the policy		ould be financ	ial penalties _	to c	harges		_ potential	refunds owed _	
Do you an	ny or	di	minish	you are _	this polic	cy?			
Is	charges	will	potential r	efunds when	cancel	this	?		
I be worri	ied facing	charges	i	penalties		the am	ount of retu	irned money?	
it possible								-	
Will there									
Will the penalti						ds?			
thin									
any						is ca	anceled?		
you have									
If end,						pono,	, .		
cancellati					er charnes?				
If there are					or charges.				
Is to					which may			once terminate	A2
								_ once terminate	eu:
we end, s					:				
it possible									
the									
you						ls?			
				_ if you stop _	policy?				
	plan mean								
Will surre				nds	_ plan?				
Will surrender									
		vill some			ve eliminate		?		
Do impose							this	?	
we end th						s.			
Is cutting ties v	vith		into the	_ back we _	?				
Could									
Would the nixir					ld funds	s intended	l us?		
Can we		decrease the	amount re	efunds?					
the	with finar	ncial	_ to surrender	charges	p	otential re	efunds	plea	ise clarify.
the surre	nder charges c	ause	_ be if	?					
surr	ender charges	result in	refunds for us		?				
there	_ surrender ch	arges	that m	night	potential	refunds w	hen you	this?	
I	about	surrender	_ and other mo	onetary penal	ties which _		owed?		
	_ a reduction _		there is surre	nder charges	?				
Will be	endin	g this plan,	surrender _		_ reduce ref	funds?			
Abandoning	would	result in	such as	surrender	reducing _		refund	_·	
Will	surrende	r charge	it for us	to our _	aft	er the	ends?		
	_ that pulling _	plug on th	nis l	ead sur	render	that chip	at	_refunds?	
deci									
Is it possible th	at surrender cl	narges and		in _	if	end	my?		
we end, _	the c	harges	smaller re	funds.					

surrender diminish refunds?
penalties like surrender harder get our money if plan?
you the policy, do you impose or to ?
If we end, will the lead ?
charge make it for me after the plan ends?
Abandoning would financial penalties, such as surrender charges, the refunds.
you cancel impose any charges that diminish refunds?
If plan is terminated, will like surrender charges, ?
Is it that lose some refunds because surrender we policy?
facing and other monetary penalties the amount of funds for refunds?
surrender charges result smaller refunds ?
Should worry facing penalties could result in refunds upon of the contract
surrender charges be to reduce refunds if were?
this plan is terminated, like surrender charges ?
If terminates penalties similar surrender charges may refunds, clarify.
If I about facing monetary may result refunds upon of the contract.
Would be ended in penalties ?
The surrender charge make for to the plan
financial surrender charges used refunds us?
to worry about facing other which may result in decreased the contract
Are surrender charges that result in our?
Canceling invoke harsh that refunds.
Will penalties surrender affect if the ends?
mean we'll have pay charges potential ?
Should there charges if we will in of for?
If this stopped, would financial penalties like surrender charges?
there surrender you impose the when cancelling the?
Should I be my refunds?
Will or similar penalties affect the the ?
Will like charge our ability to our ?
Should surrender charges if result in smaller?
there are charges, will to in refunds?
are surrender charges,which will less refunds ?
Do you surrender the amount of money that ?
surrender charges reduce ?
If the policy is terminated, could penalties to refunds.
If end, surrender will reduce our?
Should I be about and could result in decreased refunds once?
There be upon completion the if about surrender charges and other
Should I and other monetary which could result in upon completion the
plans may invoke harsh surrender
Is possible the charges you diminish potential ?
If is will there financial penalties similar surrender charges reduce ?
you endpolicy, surrender charges impose diminish refunds?
Will penalties like it to our refunds ends?
Will charges for us we stop?
Revoking cause punishment, including surcharges reduce
financial similar to that may reduce refunds owed us if terminated?
Are charges expected refund?
If we end this policy, we to to like ?

lling on this plan will with chip any refunds.	
canceling plan in reduce refunds?	
terminated, there may be similar to that potential refunds.	
this policy is terminated, potential	
ould I about facing penalties which in refunds terminated?	
ould surrender result in a reduction in ?	
we to decrease our owed?	
it possible will a decrease in Amounts if there ?	
there any surrender you impose the refunds the policy?	
that we will due to we end this policy?	
nen you cancel this policy, surrender that affect ?	
possible that result in a refunds for us?	
ould be facing and other penalties that result decreased terminated?	
employment, there could be refunds of and monetary	
I have to worry my refunds?	
we the surrender mean ?	
and other monetary may decrease the amount of refunds?	
ow charges refunds?	
ere are or charges imposed when this is canceled.	
our participation plan would result in financial such charges, potential	
ould I about facing surrender charges penalties, which once terminated?	
penalties like charge our if the plan ends?	
pes the of the be charges?	
charges you that affect the refunds cancel the policy?	
charges impose to diminish refunds you canceling ?	
worry about facing and penalties may reduce the amount returned?	
policy ends with surrender charges reduce please clarify.	
I may face charges and monetary which result in lower refunds.	
ll surrendering make hard for to if plan?	
be about and other monetary penalties which may decrease the returned?	
have worry about facing charges penalties which may ?	
any surrender charges you impose if you policy?	
about facing surrender and other which may result in decreased of con	tract?
there surrender charges impose to if policy ended?	
ould penalties like surrender used to refunds terminated?	
ll like charge me to claim my once plan ends?	
ould I worry about facing surrender charges other monetary may of of ?	•
the lose refunds due to penalties.	
the penalties like make it get our?	
the that have to surrender charges?	
ould facing and monetary penalties could decrease refunds?	
it that surrender charges eventual?	
ould worry about charges and monetary penalties that may decrease	me?
surcharges after the coverage is ended?	
you charge charges to if you to this?	
e there any surrender that you that could cancel ?	
ll the penalties surrender make harder us to plan?	
I be facing surrender charges other penalties which may in decreased ?	
cancel this are or charges that diminish	

are which will lead to reduction refunds?	
f we we lose refunds of penalties?	
may be upon completion of I worry about surrender and monetary	
f plan is terminated, there such charges reduce refunds?	
Will the surrender reduced refunds if ?	
Should be worried facing charges decrease my refunds?	
Can by surrender if we this?	
there any you that will affect refunds cancel the?	
I worry facing surrender and penalties in refunds terminated?	
Vill the end with that refunds?	
s possible that surrender charges a refunds?	
Vill the surrender in lower ?	
the face surrender charges?	
s there you that affect when the policy?	
surrender charges you to diminish refunds when you this?	
s any you impose diminish potential refunds when policy?	
charges decrease the refund?	
Vill charges amounts?	
Vill surrender cause receive less ?	
surrender charges diminish if you decide end policy?	
surrender charge may it us our back the plan	
f end may lower because of other monetary penalties.	
f there will a decreased of refunds?	
I worried about facing other monetary which may result refunds of	the
could diminish the?	
f the plan will penalties like reduce refunds?	
f this do impose any charges to ?	
have worry about facing surrender or other that decrease ?	
penalties like surrender charges be used refunds ?	
there be we end, cause a decrease of?	
plans might invoke charges refunds.	
impose diminish refunds when you cancel policy?	
s possible to plug on have charges chip away refunds?	
the surrender charges our refunds if the ?	
I be about facing other monetary penalties can owed?	
the policy terminated, there financial similar to that refunds.	
f policy there penalties similar to charges may refunds.	
s possible surrender will refunds?	
Vhen cancelling the any charges that refunds?	
f were terminated, like surrender charges be refunds?	
worry facing surrender charges and other might of returned?	
this will be charges that the potential refunds?	
the is canceled, do impose any charges to ?	
chould there be surrender we which cause ?	
Does the the plan face charges?	
there surrender you could refunds this policy is canceled?	
you cancel the policy, there any surrender charges ?	
Should be worried about and other which could amount left refunds	s?
you cancel the policy, there any would diminish ?	

surrender smaller refunds for smaller refunds for see and?
$___I ____ about facing surrender ______ financial penalties which ____ result ____ decreased refunds ____ ?$
that charges will reduce our refund?
possibility decrease in for if there are charges?
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$
Does mean charges going to affect refunds?
Should worry about facing penalties could result decreased upon completion of contract?
Will there reduced if there ?
Is canceling going lead refunds?
there surrender if we end, will lower?
plan will the Affect Refunds?
canceling this plan will incur reduce refunds?
policy, are any fees or surrender diminish refunds?
$I \ worry \underline{\hspace{1cm}} \ facing \ surrender \underline{\hspace{1cm}} \ and \underline{\hspace{1cm}} \ \underline{\hspace{1cm}} \ which \underline{\hspace{1cm}} \ result \ in \underline{\hspace{1cm}} \ refunds \underline{\hspace{1cm}} \ completion \ of \underline{\hspace{1cm}} \underline{\hspace{1cm}}.$
Can pulling the plug plan cause surrender charges that our refunds?
in the plan would result penalties, as surrender charges, the refund
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$
Will the surrender charges end?
Is there of if there is?
If we end the will refunds to charges?
worry charges monetary penalties in decreased refunds once terminated?
If is there financial to that could affect refunds.
the charges result smaller for we end?
Is financial penalties like charges going to?
the is terminated, there will penalties to surrender reduce the refunds.
there any surrender charges diminish the refunds cancel policy?
surcharges or penalties affect reimbursements the ? ?
charges impact the plan ends?
Should I be concerned about facing surrender charges financial penalties which ?
Which result less refunds there surrender charges?
charges result reduction of if we end
Is ties with scheme with penalties back?
surrender reduce owed current policy is ?
Can surrender impact we end plan?
Would such surrender charges, the amount if we ?
surcharges affect eventual reimbursements after ends?
Do charges the ends?
Will owed refunds?
it possible that reduce our?
there be plan terminated, charges, will affect refunds?
Can the plug plan with surrender ruin fat refunds?
Do you impose surrender charges money we get?
there be result in a of refunds us?
I charges and which result in decreased refunds?
surrender charges and other monetary may result in once?
Will the result in for we end?
Will the for make it me to if the ends?
I my refunds?
Should there charges, we which refunds?

	if end	, will cause	a decrease ii	n refunds?			
Would financial $_$	such as	pot	ential	if we	participating	_ this plan?	
If there	would	in less refund	ds for?				
Is it that	plans invoke		refunds?				
the	cause penalties	reduce?	•				
you sı	ırrender charges	_ fees to	when	cancel this	?		
Is pos	sibility	for if the	re a sur	render charg	e?		
Will surren	der charge	claim	the pla	n ends?			
Is possible	to the on _	plan ha	ive char	ges chip awa	y?		
If the is	will any	penalties	surrende	r 1	may reduce?		
there	surrender charges, if	we end,	in	of _	?		
Should I be	about cha	rges and		_ result	decreased refunds	once?	
possib	ole surrender cha	arges	the of re	efunds?			
losing	in plan res	sult in	such su	ırrender chai	rges, reducing	refunds?	
there are su	ırrender which _	result	a decrease _		_ us?		
	our						
the surrend	er charges	refu	nds?				
we to	hit with surrend	er charges	chip away		refunds if we	on this	?
Do you that	will some	refunds due		end	_ policy?		
the current	terminated	d with pena	lties, specific	ally surrende	er owed _	?	
	that surrender						
	terminates final			charges _	may reduce	please	
	er charges cause redu						
	enalties affect						
Should I worry _	surrender cl	narges and	that ma	У	once	?	
worry	about char	rges other	monetary pen	alties	result in 1	refunds upon completion	on the
If this policy	_ abolished, we l	ose d	110	gurren	der ?		
	_ abolished, we i				.uci:		
	sibility the surre				2		
	he policy, are						
	charges						
	surrender whe					ounts?	
						of returned?)
	in smaller refunds				10 11 01		
	er us		010 410 541101				
	charges		refunds	115			
	rried				amount of mone	v left for ?	
	this policy there					<i>y</i>	
	rrender that)	
	there surrender						
	if we end,			se refui	nds us?		
	charges, if				us.		
	er re		III omanoi	Torunas.			
	irrender that you		diminish		this is cancele	543	
	the surrender				15 04110010	· · ·	
	about facing			alties	decrease the r	eturned money?	
	er charges cause				accrease the r	cuarnou money:	
	surrender			funds when	this notic	v?	
	o sur					. . .	
	charges to reduce			,	F 3110J .		

Will penalties if plan terminated, charges, reduce refunds?	
worry if I quit?	
possible penalties like surrender charges will reduce refunds?	
you surrender that will the cancel this policy?	
there any or charges that you to refunds when to to this ?	
you cancel policy,you surrender will the potential refunds?	
there are imposed to if end this?	
surrender to reduce refunds if were end?	
you cancel the policy, are any charges potential?	
nould once we end, which result smaller us?	
current can be financial penalties, specifically surrender charges	
pes canceled we'll have surrender?	
will there be surrender charges reduced refunds?	
an that reduce refunds?	
nould there surrender charges, we end, refunds?	
nouldn't worry about facing charges result in decreased refunds once	0 2
or similar penalties eventual reimbursements if coverage ?	e:
there that would reduced refunds us?	
we will there surrender reduce refunds ?	
be surrender charges, if we which refunds for?	
ould financial like used reduce refunds by?	
o you fees surrender charges diminish you policy?	
there a that charges in Amounts?	
hen this do you impose or to refunds?	
I facing surrender charges other monetary which result the	ey are terminated?
the penalties like surrender make it to get our?	
be with surrender charges at refunds?	
nould I concerned about surrender penalties amount of returne	
be facing and other monetary penalties could amount of re	
I facing surrender charges and other decrease amount of for a surrender charges and other for a surrender charges and other amount of amount of for a surrender charges and other amount of	or refunds?
a concern we will refunds surrender we this policy?	
we charges that reduced refunds?	
you fees or that when cancel this policy?	
surrender when which will affect our refunds?	
an charges impact our the plan?	
it possible charges can decrease ?	
this is ended, we refunds surrender charges?	
mean we face surrender for refunds?	
this accompanied by punishments that cash back ?	
the going cause for us?	
I surrender charges and monetary decrease the amount of?	
there should surrender that cause ?	
pes mean have pay surrender charges potential?	
ties this scheme by eat our cash?	
I be facing monetary penalties can in refunds if I end	employment?
the penalties charges affect the the plan?	
nould about surrender charges monetary penalties could decrease of funds?	f money
possible surrender will refunds?	
the is terminated, will there financial penalties to charges potential re	funds us
policy we will lose some refunds penalties surrender .	

the surrender charges reduction ?
Would penalties, surrender charges, befall if we this plan?
there any or surrender imposed refunds when you policy?
there are charges, which result in reduction amounts?
the impact our refund amount if this?
surrender charges reduced us?
Is the surrender decrease amount refunds?
surrender impact if we end this?
If we end be charges that reduced?
you policy, there any charges that the refunds?
the reduced refunds if we?
policy going to lead surrender slash funds intended us?
Do cancelling use surrender refunds?
Should I facing surrender charges other penalties may amount of for?
surcharges or affect the coverage is?
Will penalties make it us get if the plan?
Is it possible that we this plan?
Should I worried and that could decreased refunds once terminated?
Do to about facing surrender charges that might my?
eliminate policy, are going lose some refunds to surrender?
you policy, will surrender charges to diminish refunds?
the policy terminated, there may be penalties charges affect
worry about facing charges and other which reduce the amount for?
Is this that some to if end the policy?
we end charges will in for us
Should I facing surrender charges and monetary decreased refunds ?
Penalties our refunds the plan ends.
I should worry surrender and other monetary penalties which result decreased the
If this terminated, will financial charges reduce?
penalties like charges to affect our?
If policy is penalties to surrender may potential refunds, please tell
There may surrender diminish the potential refunds policy.
Is it surrender charges result in us?
Will surcharges penalties reimbursements if coverage?
the plan it harder for to get Refunds?
Do cancellation invoke surrender charges ?
Are surrender going to for us?
Will penalties make more difficult to get refunds plan?
that cancelling plans charges that chop refunds?
Should I be facing other monetary decreasing my?
there be which will less for us?
the charge make it to claim my the plan?
Do I have about charges other decrease my refunds?
facing surrender and penalties may decrease the amount of returned to?
refunds be the like surrender charges?
If policy terminated, may similar to that may refunds.
the cause reduced refunds?
If end surrender charges they cause refunds ?

Do _	any fees	surrender charges	refunds _	you cancel	?	
Is cu	ıtting ties with	accompanied	that it _	to cash ba	nck?	
	end my employ	ment there may		_ surrender charges	s and	_ penalties.
	be f	facing surrender charges _	monet	ary penalties r	nay decrease _	of money returned?
	I about facing	charges and	that	the amount	of funds	refunds?
	a possibility	surrender will	a reduct	ion in?		
	canceling plan	we will to	charges fo	or refunds?		
	cancelling a	surrender c	harges that will	refunds?		
Will	surre	ender affect	_ once the plan	ends?		
If th	e policy termina	ted and there p	enalties	charges re	duce	tell us.
	like surre	ender charges, affect	amount of refun	ds?		
	cha	rges that you impose that o	could refur	ds when cance	el?	
Will	the result	a refunds	us?			
Will	the scheme bes	so financial are		?		
	the policy is w	ill there be financial	surre	nder	potenti	al refunds us?
Is	fees	charges that you impos	se	you are	_ the policy?	
	policy is	will we lose refunds _	penalt	ies?		
	any fees	surrender charges	impose	diminish refunds w	hen	canceled?
	cancelling lead to _	less?				
	the charges de	crease amounts	s?			
	penalties	affect our refu	nds?			
	the surrender	refunds us	s?			
Shou	uld I about facin	g and mor	netary that	decrease	?	
Are	there surrender	you impose	if you de	cide this	?	
	it that surrend	er charges will	a decreased	u	s?	
	I end employm	ent, result in lo	wer	surrender char	ges and	penalties.
	surrender	_ to if this were	terminated?			
Is th	ere a the	result in	refunds?			