[Demo] NLP Dataset for Customer Service Automation

Company Type	Life Insurance Companies
Inquiry Category	Policy conversion and loan queries
Inquiry Sub- Category	Loan vs. policy lapse
Description	Customers explore the differences between taking a loan against their life insurance policy and allowing it to lapse, seeking guidance on the potential consequences of each option and which may be more advantageous in their situation.
Data Size	5,218 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.)

your policy may have impact surrender than letting
loans may surrender charge
it that avoiding borrowing reduce surrender charges.
is possible that policy reduce of surrendered
on the surrender charges.
are way reduce the surrender charge.
Allowing your lapse have impact on than if
The policy loan to surrender impact.
The charges come from letting it of
Policy loans be able reduce surrender
Borrowing quitting to less charges surrendering.
Allowing $_$ to lapse $_$ have $_$ charges if you $_$ to borrow against $_$.
The on surrender is less if your
Policy on surrender charges.
loans be the impact of charge.
If decide borrow, effect on may less.
Policy loans may reduce
Borrowing instead lead to surrender
might way to reduce of the surrendered
If you your it less the charges.
the surrender charge through a suggestion.
effect on charges to be you borrow against
your policy lapse have of surrender charges than against
may to lower surrender charge impact.
borrow your it could have less surrender
It's affect on the if against your policy.
Policy minimal on surrender
One idea the charge impact policy leans

Reducing impact loans?
it possible is a smaller borrowing to the of?
changing charge through policy might be
It could be that against it.
Policy loans reduce the impact the surrender
$ It ____ possible that letting ____ policy lapse ______ effect ______ charges than ____ it ______ policy. \\$
Let it instead of borrowing against impact on
taking out a on my policy to fees?
instead quitting lead to a lower
against your policy or lapse could impact on impact on
effect of charge loans may be
While charges to lapse affect the charges than
Borrowing, quitting, could lead less charges
Borrowing the policy charges as much as allowing
If were borrow, policy lapse may on surrender
It is possible your policy to will have on borrowing it
that letting your lapse may effect on surrender charges a
Policy be a way surrender charge
If you borrow against that effect charges will be lessened.
There is a that makes coverage.
result in less compared to ?
Policy used to diminish impact.
Surrender charges impacted by minimal impact.
Ifdecideborrow againstpossible that the surrender charges will be
out loan will have little on surrender fees?
policy loans to surrender charge
When out a fees will lower impact when
It possible reduce the the charge using loans.
Borrowing your less impact on charges.
possible reduce the impact of the by taking
The surrender may be less against
One consider is to the surrender policy
The effect on charges you borrow against your
Surrender charges policy with relatively effect.
be a way to reduce the
Borrowing could charges.
possiblepolicyaffect surrender much as taking a borrow.
Let itinstead against your an on surrender charges.
Is borrowing more likely penalties than ?
is possiblelettinglapseaffectcharges less thana
policy to could have less effect if you toagainst you have effect the charges allowing lapse.
idea to the charge impact through policy The loans be a lower charge impact
to surrender charge loans be may affected against policy
The surrender charge be loans.
loans a way reduce of the charges
If you it would less on charges your policy
Borrowing against may impact surrender charges.

it to have penalty for cancelling coverage?
against your policy, its possible that the on be less.
against can impact charges.
possible that borrowing you policy will have less
Is a for borrowing in to cancellation coverage?
Surrender might impacted byBorrowing you
reduce the impact of the charge policy
Policy loans can a to reduce the
impact come letting lapse, instead of borrowing against policy.
The of over charges not yet.
Is it possible a on effect surrender fees?
Allowing your policy lapse of surrender charges borrowing it your policy.
that letting your policy have effect charges than against
One is to have the surrender policy
If to borrow, the policy might surrender charges.
policy may the impact charge
When taking less than when the is
charges will if borrow your policy.
If your policy, there may be effect charges.
on surrender chargesborrowingyourorletting it lapse
surrender charges by borrowed against you
Surrender charges from borrowing against or lapse.
you ayou might have less effect you let your lapse.
could a way to reduce the impact
there is smaller penalty for borrowing when cancellation of?
costs borrowing be than cancelling the
If decide to against then the effect charges less.
When taking out loan, fees will is active.
Borrowing quitting mean charges.
Policy way to reduce surrender
It that allowing to have effect on surrender than it.
Borrowing bring about for
Policy loans be a to the impact of
The effect on lower if borrow your
It is possible letting lapse the effect charges borrowed it.
may the the surrender charge
When out a surrender fees lower policy still active.
loans may an alternative to impact charges.
If decide to effect charges might be lessened.
When taking a be a lower the policy is
take a my that effect on surrender fees, rather than keeping
charges may be affected against the policy.
When out loan, will than when the is still
is lower the surrender Impact loans.
that letting your policy affect charges less borrowing
it borrow will have impact surrender charges.
Surrender be less by borrowing against than letting
surrender be less by borrowing against than letting possibleBorrowing makes smaller than ?

One idea the surrender through loans.
surrender policy loans?
taking out a loan, be consequential if is allowed.
against your policy can less surrender
might have less an effect on surrender when
against have impact on the charges.
If you borrow against your policy, is that will will
It an on charges if you borrow your
against your policy letting lapse impact surrender charges.
There may be little policy
policy to lapse on surrender charges than borrow.
be a way to the surrender charges.
against you might affect surrender
The of surrender might be you policy.
When taking out loan, lower when policy is still
Lowering impact through policy loans.
may able to lower the surrender
The on surrender charges borrowing against your or letting
idea is lowering charge impact through a
The effect charges less borrow against your
When a loan with will than when the is
Borrowing instead quitting might for surrender.
policy may way impact of surrender charge
It is possible that have effect surrender against
of borrowing is possible be than cancelling
It is that letting your will effect charges than borrowing it
Surrender charges affected by against policy.
It's lapse on surrender charges than borrowing against it.
Allowing could less of effect on than you borrowed.
that is smaller penalty borrowing to cancelling coverage.
you against will have on surrender if it lapse.
There a possibility that than coverage.
It is possible to the altering through
It is possible policy lapse less on you decide to borrow.
If against your policy, of surrender be lower.
against the may less on charges policy run out.
One way to charge policy loans.
If out a policy will have on surrender fees, I keep.
is possible the cost could be than cancelling
against the minimize surrender charges.
against the surrender charges smaller for could be to the cancellation
Policy reduce impact surrendered
to might have an effect surrender charges than you
may that your will have less effect on charges against
If took a the effect surrender be
It is possible to affect the against policy.
your policy lapse could affect the of against
may be to lower the surrender policy
Policy may be to surrender charges.
that borrowing penalties smaller than canceling

It may be reduce impact of surrender loans.
Surrender charges be borrowing your
When taking surrender fees will than when policy not
a way to impact the surrender charges.
If you borrow your affect the charges.
may able lower surrender impact.
When a taken out,render fees will when fully-ex.
ifchargesifborrow against my policy insteadit lapse.
possible that makes smaller than cancelling
surrender charges impacted byBorrowing against policy.
Allowing to lapse affect surrender charges borrowing
you borrow your effect on surrender may be
quitting could result in charges surrendering.
on surrender charges may it borrowing against it.
The impact on may come either against letting it
may be impacted it lapse rather than against
Policy loans may to impact of charge.
borrowed against your is that charges will be
Policy loans can help the on
The cost of borrowing may less cancelling
possible lapse could surrender charges less than you
effects of policy loans might be
Policy be a to impact surrender charges.
When out loan by surrender fees when the policy
Is possible that makes canceled coverage?
If it's possible that wouldn't change.
could used to reduce impact of
Is causes penalties cancelling coverage?
If borrow you have less effect surrender
to the impact of policy loans.
The impact on mitigated borrowing against the
It's that lapse will affect surrender more borrowing against
borrow your have less effect on surrender
effect on charges usually you against your
taking loan my differently than letting it lapse ?
a loan on my policy a impact on ?
If you borrow the effect surrender may be .
less of effect on surrender charges against your
Reducing the charge impact an idea consider.
The effect surrender charges to borrow against your
Policy the impact of the surrender
Policy loans introduced in the property of the property o
out surrender will be a impact than expires.
Surrender could by loans with minimal
be way to the impact on surrender
It possible the cost of borrowing policy.
When a loan,render less when the is fully-ex.
could lead to charges.
Reducing the charge impact policy an idea considered.
are a of reducing impact of charges.
· · · ·

Will the surrender be reduced borrowing insurance.
loans, charge impact is
If borrow policy will less impact on
borrow policy, it may less on charges.
affect the effect on charges when against
out a loan,render fees than the policy is
Let it lapse borrowing against your have on
If you against your effect surrender charges be
When a will be surrender fees than it completely
idea is toimpact onsurrenderthrough
Borrowing rather than quitting result
When a loan the will be lower when policy
be by borrowing against your policy it lapse.
on charges is probably you your policy.
out a loan, surrender will when is not active.
When out a fees will lower than policy is
Policy a way to of surrender charges.
taking loan policy affect the surrender fees?
Is it that borrowing smaller penalties ?
There may on surrender charges when policy.
It's possible that policy lapse on charges against it.
possible that against policy affect charges.
that borrowing make than canceled coverage?
Borrowing against policy less affect the allowing to
taking a loan,rendering lower than the still active.
charge can be policy loans.
on surrender could mitigated by borrowing against
on surrender octate management by softwaring against policy the of surrender charge may
Is true that borrowing smaller than ?

against may on than allowing them to lapse.
letting policy lapse will less effect on charges than a
It's possible letting your policy lapse have effect surrender charges
on surrender charges may from letting it instead borrowing
Policy loans way reduce effect of charges.
loans a to reduce the of the surrender
out loan, not as significant as when the fully-ex.
$If \ I \ \underline{\hspace{1cm}} against \ \underline{\hspace{1cm}} instead \ of \ \underline{\hspace{1cm}} it \ lapse \ \underline{\hspace{1cm}} if \ \underline{\hspace{1cm}} suffer.$
It's possible that charges wouldn't affect as borrow.
Surrender charges may be against policy by it
taking out a loan policy have impact fees?
If you decide to your policy, effect on
affect surrender as much as lapse.
The impact on charges letting lapse instead of policy.
be affected it lapse instead against your policy.
quitting may less surrender
you the policy, effect on surrender charges less.
Policy may reduce the the surrender charges.
When loan is fees will less policy is
is possible less affect on the charges your
Let it instead against policy, will impact on

Policy loans way surrender charge impact.
The be way the of the surrender charges.
It may have an on surrender if borrow
It possible that borrowing policy not surrender charges.
Surrender charges if I borrow against of lapse.
If you to borrow your policy, charges reduced.
When out a loan less fees than it completely.
When taking is is
may a of reducing charge.
I against policy instead of it will surrender ?
possible that your policy to lapse will on charges borrow it
It that letting lapse will have less on borrowing it.
When taking out a less significant the is active.
loans be used to of surrender ?
possible that loans may a to lower charge
It's possible letting policy will effect on if borrow.
Policy loans surrender
Policy loans a way to the impact
Policy loans low charges.
If you borrow policy, the on charges could
of may in less for surrendering.
or in less for surrendering surrender borrowing against your policy, or simply it lapse.
loans adecrease the impact surrender charges.
you decide to against may have on surrender
If you decide you will effect on
Does less penalties Cancelling coverage?
When a loan,render fees will be less is fully
impact the charge using policy loans.
might be impacted borrowing against you
When borrowed against it's that lapse have less effect
Policy used to decrease of surrender charges.
you against it, the surrender charges be
that against your policy the charges less allowing them
It's that letting your policy less if you
When out a a lower it expires completely
It that makes penalties than coverage.
may charges if you borrow against policy.
Borrowing against policy might the the them to lapse.
let borrowing against your policy will an surrender
it a smaller penalty for to cancellation coverage?
Borrowing quitting could bring about less
The surrender charge lowered loans.
surrender can be from borrowing your policy lapse.
The $___$ charges may $___$ related $___$ borrowing against $___$ or simply letting $___$.
the surrender penalties diminished by borrowing my?
loans have low surrender
Policy can of reducing impact of charges.
When taking out be be when the policy is
is policy lapse less effect on surrender charges than borrowed.
be impact when loans are over letting

taking policy is still
is possible a for compared to a coverage
loan, surrender fees be lower the is still
loans might lower surrender
borrow against your policy will have surrender charges.
hen a loan taken fees will when is fully
impact on surrender may be letting it borrowing your
the charge through policy loans minimized.
you borrow policy, surrender charges probably lower.
idea ispolicy loans surrender charge impact.
lowing policy may affect surrender more than
prrowing your effect on charges than letting them
arrender from letting instead against your policy.
against your policy, its impact may be
effect of with loans might be
it borrowing costs less ?
licy loans a to the of surrendered
hen taking a loan, fees lower when it
on surrender likely to lower you against policy.
hen a loan, fees than when is lapse completely.
borrow policy, less on surrender charges.
you borrow, it's possible that your surrender
charges may impacted against your policy simply letting
s that effect surrender borrowed against it will
against my letting will the surrender suffer?
out will be by surrender than when it becomes
against your the on charges lower.
hen taking out a loan, fees will lower to policy is
a surrender fees a impact the policy is allowed.
possible against have less than letting lapse.
s letting your lapse affect the surrender than against
industrial dysers and a surrelined that against a surrelined the surrelined that against a
that letting your will surrender charges if were to
that letting your will surrender charges if were to
that letting your will surrender charges if were to against your may have less affect to lapse
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the licy with on surrender ?
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the licy with on surrender? less charges if borrow instead of
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender? less charges if borrow instead of is possible that you less of an on
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the licy with on surrender? less charges if borrow instead of is possible that you less of an on could to the of the surrender
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender ? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the licy with on surrender? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender ? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used.
that letting your willsurrender charges ifwere to against your may have less affect to lapse reduce the impact on the dicy with on surrender? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used.
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the licy with on surrender? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used. see impact be policy loans. you to borrow your on surrender may
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender ? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used. se impact be policy loans. you to borrow your on surrender may loans can a impact the surrender charge.
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the licy with on surrender? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used. see impact be policy loans. you to borrow your on surrender may
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender ? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used. se impact be policy loans. you to borrow your on surrender may loans can a impact the surrender charge.
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used. se impact be policy loans. you to borrow your on surrender may loans can a impact the surrender charge. shen a fees than when the policy is fully
that letting your will surrender charges if were to against your may have less affect to lapse reduce the impact on the dicy with on surrender ? less charges if borrow instead of is possible that you less of an on could to the of the surrender wondering surrender suffer I against my policy instead of possible policy lapse will have on when borrowed against of charge may be policy are used. se impact be policy loans. you to borrow your on surrender may loans can a impact the surrender charge. then a fees than when the policy is fully of fees taking a than when the policy is fully-ex.

is possible to impact charge by policy	
When taking a loan, fees will than it lapse.	
you decide to borrow against effect of could	
taking loan,render will less when it expires.	
taking loan, surrender fees than when it renew	ed.
The surrender charge with policy loans.	
Allowing your policy could affect surrender than were	
The impact may lowered policy	
It that borrowing makes penalties coverage.	
possible your policy lapse result less effect on surrender charge	S
The effect surrender through loans might .	
out loan fees be than when policy is fully-ex	
toyour then the effect on surrender may less.	
It letting your could less effect surrender charges that	an vou .
Itpossibleborrowingyou policyaffect the them	
If you to your affect surrender charges	i iupooi
rather quitting less charges.	
There be effect surrender if you policy.	
When will be less when the policy	
The surrender charge may be lessened	
The are affected you against policy.	
borrow against my policy than lapse, will charges	2
Is it that a smaller penalty be caused than ?	·
it possible is for borrowing for coverage?	
cause when to Cancelling coverage?	
charges be less affected if borrow	
less impact charges if against your policy.	
taking a loan,render fees will it's completely	
Surrender may borrowing your or simply it lapse.	
Policy loans can reduce	
When taking a loan, surrender be important policy _	
When taking out fees will less the policy active.	
to lapse have less an on surrender than it.	
instead quitting could less charges.	
taking a will be less when the is	
loans be used decrease of charge.	
loans could way of the surrendered charge.	
Borrowing than may lead surrender	
taking outloan, surrender be less athan become	nes completely.
There is lower taking out a than the is	
If you to borrow have on surrender charges.	
Borrowing instead quitting less charges	
The $___$ on $___$ may come from either $___$ your policy $___$ letting $___$	_
borrow policy, the surrender charges won't as high.	
The of surrender charge by using by using	
the policy to run out the surrender than	
Borrowing against you policy have effect allowing lap	ose.
Let lapse your could affect the surrender	
that letting policy lapse will affect surrender charges	borrow.
may of an impact on surrender you your	

curror	ay be way	lower su	rrender cha	rge		
surrend	ler charge	be	through	_ loans.		
It may be	that borrowing			coverage.		
If you	borrow, you m	nay les	s effect	_surrender	if you	lapse.
	fees	s will be	whe	n the policy is a	ctive.	
loans m	ight be used to		of			
Borrowing aç	gainst policy	may have le	ss		allowing	lapse.
Borrowing _	policy	not	surrender _			
	be lower when	taking	loan _	when the _	is	
m	ay affec	cted by borr	owing again	st you		
Lowering the	surrender	through	ı	is idea to _	•	
against	your af	ffect surrenc	der			
	er			•		
	your it				jes.	
	chance	pe	nalties less	than canceling o	coverage?	
If you	quitting	it will result	t	charges.		
	impact					
	be					
	rges can					
					the polic	y.
	be a					
	w against the					
	be way					
	your					
	resi					
	the effect					
	imp					
	charges v				your	
						your policy not
Borrowing aç	gainst the policy m	ay affect		_ less letti	ng	•
	an the _					
	come from			ori	t lapse.	
of	surrender charge		ŗ	olicy loans.		
it possil	ole that lapsi	ng bor	rowing	surrende		
it possil	ole that lapsi lapse	ng bor e on surrend	rowing	surrende unknown.	r	
it possil The charges	ole that lapsi lapse s can ei	ng bore on surrend	rowing ler charges _ ing against y	surrende unknown.	r letting	apse.
it possil The charges Surrender	ole that lapsi lapse s can ei could be impac	ng bore on surrend ther borrow	rowing ler charges _ ing against y owing	surrende unknown. your policy	r	apse.
it possil The charges Surrender The effect	ole that lapsi lapse s can ei could be impac charges is	ng bor e on surrend ther borrow eted by borro s to	rowing ler charges _ ing against y owing lower	surrende unknown. your policy you	r letting	apse.
it possil The charges Surrender The effect yo	ole that lapsi lapse s can ei could be impac charges is our may have	ng bor e on surrend ther borrow eted by borro s to eless impact	rowing ler charges _ ing against y owing lower on	surrende unknown. your policy you letting i	r letting t	apse.
it possil The charges Surrender The effect yo The on	ole that lapsi lapse s can ei could be impac charges is our may have surrender charges	ng bore on surrend ther borrow teted by borrow to to teless impact s be be	rrowing ler charges _ ing against y owing lower on lower if _	unknown. your policy you you again	r letting t st	apse.
it possil The charges Surrender The effect yo The on the cha	ole that lapsi lapse s can ei could be impace charges is our may have surrender charges rges to may	ng bore on surrend ther borrows teed by borrows to teless impact s be	rrowing ler charges ing against y owing lower on lower if more th	surrende unknown. your policy you letting i again an borrowing	r letting t st	apse.
it possil The charges Surrender The effect yo The on the cha Borrowing ca	ole that lapsi lapse s can ei could be impac charges is our may have surrender charges rges to may uses penaltic	ng bor e on surrend ther borrow eted by borro s to e less impact s be es es	er charges _ ing against y owing lower on lower if _ more th	surrende unknown. your policy you letting iagain an borrowing rage?	r letting t st policy.	apse.
it possil The charges Surrender The effect you The on the cha Borrowing ca	cole that lapsi lapsi lapse can ei could be impact charges is ur may have surrender charges rges to may lauses penaltic charges	ng bore on surrend ther borrown ted by borrown to to to to be be es come	rrowing ler charges _ ing against y owing lower on lower if _ more th cove: letting it	surrende unknown. your policy you letting i again an borrowing rage? lapse	r letting t st policy. _ borrowing.	
it possil The charges Surrender The effect you The on the cha Borrowing ca The impact	ole that lapsi lapse s can ei could be impace our may have surrender charges rges to may uses penaltic charges charges	ng bor e on surrend ther borrow eted by borro s to eless impact s be es come s can be four	rrowing ler charges _ ing against y owing lower on lower if _ more th cove: letting it nd eith	surrende unknown. your policy you letting i again an borrowing _ rage? lapse ler borrowing _	r letting t st policy.	
it possil The charges Surrender The effect yo The on the cha Borrowing ca The impact Policy r	ole that lapsi lapse s can ei could be impace charges is our may have surrender charges rges to may uses penaltic charges charges charges	ng bor e on surrend ther borrow eted by borro s to eless impact s be es come s can be four to reduce	er charges ing against y owing lower on lower if more th cove: letting it nd eith surrender	surrende unknown. your policy you letting i again an borrowing _ rage? lapse ler borrowing _	r letting t st policy. _ borrowing.	
The charges Surrender The effect yc The on the cha Borrowing ca The impact Policy r Borrowing	cole that lapsi lapse can ei could be impace charges is cur may have surrender charges rges to may uses penaltic charges charges charges lead to lapsi	ng bor e on surrend ther borrow ted by borro s to e less impact s be come s can be four to reduce for	rrowing ler charges _ ing against y owing lower on lower if more th cove: letting it nd eith surrender	surrende unknown. your policy you letting i again an borrowing _ rage? lapse ler borrowing _	r letting t st policy. _ borrowing.	
it possil The charges Surrender The effect yc The on the cha Borrowing ca The impact Policy r Borrowing	cole thatlapsilapse caneicould be impace charges is cur may have surrender charges rges to maycharges charges charges lead toloan could mea	ng bor e on surrend ther borrow eted by borro s to eless impact s be es come s can be four to reduce for an less	er charges _ ing against y owing lower lower if more th _ cove: _ letting it nd eith surrender	surrende unknown. your policy you letting i again an borrowing _ rage? lapse er borrowing impact.	r letting t st policy. _ borrowing policy or	
it possil The charges Surrender The effect yo The on the cha Borrowing ca The impact Policy r Borrowing or	cole thatlapsilapse caneicould be impace charges is cur may have surrender charges rges to maycharges charges charges lead toloan could mea	ng bore e on surrend ther borrows ted by borrows to be seen to be seen come seen be four to reduce for an less may come borrows reduce may come seen seen come seen less may come may come borrows surrend for may come seen seen seen seen seen seen seen	er charges _ ing against y owing lower on lower if more th cove: letting it nd eith surrender	surrende unknown. your policy you letting i again an borrowing _ rage? lapse er borrowing impact.	r letting t st policy. borrowing. policy or	

If let your have less effect on than borrowing
If you borrow ont have much impact charges.
It is possible lapse of policy effect surrender against
might by loans with minimal impact.
If your policy, charges may be affected.
the policy to affect surrender than borrowing it.
surrender reduced by borrowing against you policy.
It be cost borrowing less cancelling the
taking a willless than if the is allowed
One is lower surrender through policy
you borrow against the policy, surrender
The impact surrender charges may borrowing your policy simply
When taking out be lower than when is
When borrowed against it, your policy will effect surrender charges.
Borrowingyour not to on surrender charges.
Surrender charges letting lapse instead of borrowing the
effect of altering charge policy might
of surrender policy loans?
can be impacted by either against your lapse.
little effect surrender charges.
Surrender be policy loans with relatively
It is less effect on the charges the policy.
loans may be able of the charge.
Will of surrender penalties be by my?
loans might be to surrender charges.
against your have impact on surrender charges.
letting policy lapse will on surrender against it.
One idea reduce impact the surrender loans.
of surrender through policy might minimized.
loan policy have a diminished impact on surrender?
the surrender impact through policy is that could .
The on surrender from borrowing or it
loans be way to lower impact.
If you borrow against your policy, on be
impact on surrender chargesborrowing against you
It's possible that letting affect the surrender than against
loans may able help impact of the
charges may be policy loans little
the charge could be with loans.
may affect charges more than borrowing your
The on charges be from your policy or lapse.
The on charges be from your policy or lapse to against your effect of surrender be less.
The on charges be from your policy or lapse to against your effect of surrender be less. Is it true causes less coverage?
The on charges be from your policy or lapse. to against your effect of surrender be less. Is it true causes less coverage? If you borrow against policy, might less on .
The on charges be from your policy or lapse to against your effect of surrender be less. Is it true causes less coverage? If you borrow against policy, might less on impact of be reduced through loans.
The on charges be from your policy or lapse. to against your effect of surrender be less. Is it true causes less coverage? If you borrow against policy, might less on impact of be reduced through loans. Surrender policy or simply letting lapse.
The on charges be from your policy or lapse to against your effect of surrender be less. Is it true causes less coverage? If you borrow against policy, might less on impact of be reduced through loans.
The on charges be from your policy or lapse. to against your effect of surrender be less. Is it true causes less coverage? If you borrow against policy, might less on impact of be reduced through loans. Surrender policy or simply letting lapse.
The on charges be from your policy or lapse to against your effect of surrender be less. Is it true causes less coverage? If you borrow againstpolicy, might less on impact of be reduced through loans. Surrender borrowing policy or simply letting lapse. Policy way decrease the impact surrender charge.

	to	could have less an	on surrender tha	n it.	
	a a	will be less than	the policy acti	ve.	
If	to borrow,	possible that	would have	on	charges.
e	ffect on	may slightly lower in	f borrow against		
The im	pact of policy	have yet	be		
		ay lowering the			
	be less _	by your policy _	than borrowing	it.	
It	to	surrender impact _	policy loans.		
	out	fees will be	when it is comple	etely.	
у	ou you:	r the effect on surren	der likely	slight	ly different.
		of surrender		-	
		luce impact sur		rowing	my ?
		over surrender		<u> </u>	
		Jht in for s			
		impa			
		impactedletting		rrowing	vour .
		could ha			
		policy, it's possible that			20110111119 10 101
		will be a			
		policy loans.	whom oxpin	ou.	
		er is	against your n	olicy	
		rges could come			
		affect the _		ictiling _	·
		d charge can be			
		less borrow			_
		borrowing against		surrende	r
		through loans			
		charge is through			
		ess affected aga			
		npact on charges if _			
		g your policy lapse might h	ave effect	_ charges	if to
		of surrender			
Will	against my ins	urance of	penalties?		
There	are ways to	charge impact _	·		
	altering	charge through police	y be reduced		
		charges			your policy.
у	ou	policy, n	nay have less effect on	charges.	
When t	aking a	fees com	pared to the	still acti	ve.
Policy	loans	to help	the surrender char	rge.	
If	your _	impact on surre	nder charges will	·	
ta	aking	fees be less	s when the policy	full-ex.	
Will ta	king lo	an affect fees	allowing to	completely'	?
		fees will be a			
		y affected			
		rowing can less			
		n the Surrender			
		way to the surrer			<u>_</u> .
		borrowing fewer pen			
				harge	vou against
		policy lapse will			_ you against
1S	smaller for	borrowing compared	coverage	e:	

possible that letting your have impact surrender charges borrowed
Policy could way the impact surrender charges.
out a loan surrender will lower than policy full-ex.
'm wondering surrender against my rather letting it expire.
f you your policy may less effect on charges than if
Thesurrender charges may be loans with
here policy little over surrender
loans be to the impact charge.
llowing your lapse might surrender charges against it.
he on surrender be lower against your
your policy effect charges likely to slightly lower.
When loan, surrender fees can be when fully-ex.
he surrender charges be a lower borrow against
may be way the impact a surrender
may little onrender charges.
the surrender charge impact policy loans.
surrender charges come from your or it fail.
/ill surrender be if I against my?
orrowing might affect surrender
here a chance that policy will have effect on taking borrow.
urrender can be impacted policy minimal
against policy might have on surrender
out loan, fees than when the still active
orrowing, instead of might surrender
he surrender charges may borrowing policy.
here could less of impact on you your
the surrender charge through loans idea should be
be impacted if you borrow against
Then taking loan, render will be impact when it completely.
here a the borrowing is less cancelling policy.
olicy loans could surrender impact.
urrender charges impacted you borrow against
Then a will be lower the policy fully-exy.
it lapse borrowing against policy may surrender
ne impact policy loans not determined.
Then taking out loan,render not be when policy is
on surrender charges may come from letting it the
is surrender charge using policy loans.
it that there penalty borrowing compared to cancelling?
against policy, it is it will effect on charges.
you borrow your have effect charges if it lapse.
ne surrender impact lowered through
here impact on surrender policy loans.
's that your policy to lapse have on surrender
effect charges is not likely to high you borrow
plicy loans might be able surrender charges
AND TO THE PORT OF
urrender not as impacted by against
urrender not as impacted by against on charges may come borrowing letting policy lapse letting has less effect on borrowing it against it.

The impact surrender be borrowing against or it lapse.
against policy not affect the surrender much as the
of borrowing versus lapse on unknown.
The on charges can from policy or letting it
against your impact charges.
If you borrow your effect charges will be
$_$ impact on surrender charges $_$ come from $_$ it $_$ of $_$ of $_$.
When taking out loan, will be than policy
surrender be borrowing against you policy
When taking a loan,render less than the fully-ex.
Is that a penalty cancelling coverage?
taking out a loan be lower it expires.
A policy loan impact.
The fees when out a will be lower the is still
were to borrow policy would have charges.
There is not of impact loans over surrender
Let it lapse instead borrowing your cause on on
Borrowing quitting could result for surrender.
out loan will less affected by when it completely.
Policy can be reduce impact on charge.
The of surrender be policy loans.
It is possible letting lapse will have less than borrowing
taking a be less when a policy still active.
Borrowing on surrender impacts.
Borrowing you policy may charges much as
the surrender impact loans.
taking out loan, fees will than lapse.
If you against on surrender charges be lower.
this that borrowing penalties smaller coverage?
Policy reduce impact of
Lowering the through policy idea that should considered.
impact may come from it to lapse instead against
Policy may way to reduce of charge
took a borrow your policy lapse, have effect charges.
There a lower on than when the policy is fully lapsed.
idea surrender charge impact through loans.
tookyour policyless effect oncharges.
Borrowing may have on the surrender than policy run
possible that cost of borrowing be cancelling policy.
The may be as by borrowing policy.
The on charges could be from either borrowing against
out a loan be less byrender fees it lapse
is possible surrender charges not affected you borrow.
loans way minimize the of the surrender
is possible that letting charges than borrowing it.
Policy can reduce the impact of charges.
The on charges come either borrowing your just letting
If you your you might have impact
charges less affect against you policy.
idea is impact of the surrender charge

Policy loans are the of charges.
you against your have as on surrender charges.
let policy lapse, it may have charges against it.
A lower surrender impact achieved policy
borrowing cause when compared cancelling?
possible that may make smaller than ?
surrender charge through policy
Allowing your to affect surrender less borrowing it.
Borrowing against your lapse surrender charges.
When taking loan, fees be than policy.
Policy may able reduce impact of
taking out a loan affected surrender fees policy is
Borrowing could potentially
may or may be affected borrowing policy.
to borrow, have less effect on charges.
fees will be when out loan than is lapsed.
may less an on surrender borrow against policy.
surrender charges be less affected borrowing
It against your will affect surrender charges.
Policy loans possibly help impact of
of changing surrender charge policy minimized.
Policy loans be able the surrender
The impact of surrender will taking loan than when the policy
The policy may the surrender impact.
have the charges if you borrow against your
you decide to borrow your you effect on
If you decide to policy, is a chance will on surrender
The effect on surrender come from borrowing against lapse.
is a of the policy loans.
there a of a smaller penalty for the ?
When taking out be than it becomes completely.
against you could surrender borrowing less penalties coverage?
possible surrender charges will be you borrow
against your policy less impact on surrender
There not yet determination on the policy charges.
charges may be impacted by borrowing policy letting
charges may be less against policy.
It is that policy loans impact charge.
Policy loans to to surrender charge.
When fees will than the policy is still
If you decide against the effect on reduced.
When taking out surrender less than if is
The effect surrender through policy lowered.
less effect if you borrow policy.
If you against your you have charges.
An consider is surrender impact through policy
Borrowing against policy affect
borrow, you could have less surrender charges than you policy lapse.

Is to a smaller penalty when cancelling coverage?	
surrender charge through policy?	
Borrowing of could to charges.	
is possible to the charge impact using	
were to borrow would less on surrender	
When a loan, surrender fees be lower than	
Borrowing against your may much on surrender	
Borrowing of quitting result surrender	
by impact, surrender charges may be by	
When taking out surrender will than when comple	ete.
The surrender be less affected if against	
it that a penalty borrowing is to of?	
against policy may less on the than letting	
your policy to might have less an surrender charges it	·
taking out a fees will less than it becomes	
When taking surrender fees will be lower compared	completely.
possible letting policy lapse would effect surrender	a borrow.
charges might affected by borrowing the	
Policy may be effects the surrender charge.	
A smaller borrowing to a cancellation coverage.	
$ \begin{tabular}{ll} Let $___$ lapse instead of $___$ your policy will have $___$ effect $___$. $	
Surrender charges can be impacted $___$ borrowing $___$ policy $___$ i	t
When taking $_$ a loan, surrender $_$ be $_$ policy is $_$.	
out will affected by than when it ends.	
There is $___$ impact $___$ taking $___$ loan $___$ the policy is $___$ lapsed.	
$It ____ that ____ quitting \ might ___ in \ less \ surrender __\$	
Policy loans be to lower impact.	
loans be to reduce of surrendered	
The impact loans over determined yet.	
be to decrease the impact of	
It possible that borrowing policy the charges less than	·
The impact on loans charges yet	
When taking loan, surrender fees be a lower than when	·
surrender charges will lower if you borrow	
loans can way to impact of the	
If you decide against your it's will be	
surrender charges are likely to against policy.	
taking a loan,render fees will be the policy allowed	ed
it a smaller for borrowing compared to the covera	age?
your policy to the surrender than taking borrow.	
When borrowed against your it might surrender	
mean charges if you instead quitting.	
Change of surrender charge be	
taking a loan, fees will when it's expired.	
you to borrow against the policy have effect	
The impact on surrender can come borrowing it	
you lendyour policy have less surrender	
it possible makes penalties compared cancelling?	
The would be lower if borrow against	
could be to the charge impact loans.	

Borrowi	ng your p	oolicy not _	a signific	cant s	surrender
	out	the	will le	ess than when _	policy is fully-ex.
It	that lettir	ng laj	pse has less _	on cha	arges than
		to th			
If you w	ere to it _	have less _	on surre	nder	you your
				wing	
		will be	_ impacted b	y surrender fees	s when ends.
	1	to cause penalti	es Cance	elling coverage?	
		may come	borrowi	ng against the _	or letting lapse.
If you _	to borrow	your	may	impact _	charges.
The		can be	if you borrov	v poli	icy.
Did you	know	bo	orrowing coul	d reduce si	urrender?
					less you let your policy lapse
					tead of against your policy.
					surrender be
				t cha	
Policy _		impa	act of the sur	render charge.	
					letting
					your
	could	way	lowering	_ surrender chai	rge impact.
	may a	ble reduce	surrender		
ch	arges	by borre	owing against	policy	letting lapse.
Policy _	be al	ole re	educe the imp	act	charges.
		the impact			
I b	orrow my	y policy	letting it	surrer	nder hurt?
				pared to	
The sur	render m	ay not be		against the	<u>·</u>
				agains	
Policy lo	ans could	_ a to	_ the	charges	i.
The	_ of surrender	be _	if policy	used.	
	charg	e impact via pol	icy?		
loa	ans are w	ay su	ırrender	impact.	
It	that	less	effect on sur	render charges	borrow against
]	borrow against y	your it c	ould	on surrender charges.
Policy lo	oans	_way redu	ce impact	surrendered _	.
The	surrenc	der charges may	be reduced _		policy.
loa	ans be ab	le reduce _	of	charge.	
	(charges co	me	_ against your p	olicy or letting lapse.
yo	u borrow	your	have le	ess on	charges.
	impact	_ the charg	ge policy	y loans?	
Policy lo	oan	a way lowe	er charg	re	
eff	ect on surrend	ler charges	when y	70u yo	our
a l	oan is	surrender	will be	when	policy fully
				surre	
				of surrender cl	
					licy it
					cy lapse
					on charges.
					charges will be
				·	

it lapse	against your	policy	effect on _	charges.	
Is taking out loan	my policy		charges?		
Is it borrowing can _	penalties	canceli	ng?		
The effect of altering surre	ender might	t			
that	penalty for	borrowing is _	to cancellation	n coverage	e.
your policy					nst policy.
The	might be	letting	lapse instead of l	borrowing.	
out a loan,rend					
Allowing your policy to	may	on	than	it.	
When out a	fees will	than	the policy		
If I borrow my policy					
Borrowing your					
possible					
It possible that			harges	borrow ye	our
Is to make					
out loan,				is ac	tive.
The					
surrender					
policy to				wer	e to borrow.
might be impac					
The impact pen			against my	_•	
Shrinking surrender charg					
When taking			is al	lowed.	
The is					
be minim			gh loans.		
Policy loans					
One idea be de				•33	66 . 1
If decide borro					
taking				is ia	osea
It may to					
Borrowing may surre					
you against you					1 1
born				r cnarges could	De less.
Policy loans use				2	
Is a					
The surrender charges					fully or
The surrender				en the policy is	runy-ex.
Policy loans be loans be					
surrender charges m				nolicy	
Policy loans could be				_ poncy.	
				inet your policy	
The charged is borrowing to				mist your policy	•
Policy loans can				ne	
loans could a				go.	
be that yo				er charges	
be thatyo					
borrow					000.0.
Do surrender suffer					
	~~~~~		10 1dp	•	

surrender may impacted instead of borrowing
The of charge through could lessened.
Policy loans may help reduce the
might less impact surrender charges you against
to against your policy will have less charges.
surrender charge through loans could
impact surrender charges might be you policy.
When taking out loan,render fees less becomes completely.
taking out lower than when policy is fully-ex.
Another is to lower through policy
out a fees be consequential when policy is active.
The of borrowing less letting it lapse.
If to borrow your policy, surrender could be
One idea to the surrender charge
It
possible that your will affect surrender charges against it.
a possibility of smaller penalty to the of?
It's lapse of will have less on surrender than
Policy lowers charge
loans may be alternative reduce impact of
policy might have an surrender charges.
Policy be able impact surrender charge.
Policy loans be a to surrender
It is have less if you borrow against
the can minimize surrender
is that your policy lapse surrender more than against
The on less if you against your policy.
The on less if you against your policy loans could be used to effect charge.
The on less if you against your policy loans could be used to effect charge. Policy a way the impact surrender charge.
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact  taking a loan, render fees a impact than policy active.
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact  taking a loan,render fees a impact than policy active.  Is true borrowing smaller to cancelling?
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact  taking a loan,render fees a impact than policy active.  Is true borrowing smaller to cancelling?  It is possible that policy lapse effect on when
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact  taking a loan,render fees a impact than policy active.  Is true borrowing smaller to cancelling?  It is possible that policy lapse effect on when  Allowing your to on than borrowing it your policy.
The
The on less if you against your policy loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact  taking a loan,render fees a impact than policy active.  Is true borrowing smaller to cancelling?  It is possible that policy lapse effect on when  Allowing your to on than borrowing it your policy.
The
The on less if you against your policy loans could be used to effect charge. Policy a way the impact surrender charge. The impact surrender charges can from either your lapse There a to the impact through policy The effect surrender charges be marginally lower against The on surrender charges could lapse of borrowing your When taking a fees be significant than fully-ex. If borrow your policy surrender to be less. Borrowing against may have less impact taking a loan,render fees a impact than policy active. Is true borrowing smaller to cancelling? It is possible that policy lapse effect on when Allowing your to on than borrowing it your policy. If against your policy, it not Will minimal impact on? It is possible let your less on surrender charges against policy loans may be reduce charge
The on less if you against your policy loans could be used to effect charge. Policy a way the impact surrender charge. The impact surrender charges can from either your lapse There a to the impact through policy The effect surrender charges be marginally lower against The on surrender charges could lapse of borrowing your When taking a fees be significant than fully-ex. If borrow your policy surrender to be less. Borrowing against may have less impact taking a loan,render fees a impact than policy active. Is true borrowing smaller to cancelling? It is possible that policy lapse effect on when Allowing your to on than borrowing it your policy. If against your policy, it not Will minimal impact on ? It is possible let your less on surrender charges against
The
The on less if you against your policy.  loans could be used to effect charge.  Policy a way the impact surrender charge.  The impact surrender charges can from either your lapse  There a to the impact through policy  The effect surrender charges be marginally lower against  The on surrender charges could lapse of borrowing your  When taking a fees be significant than fully-ex.  If borrow your policy surrender to be less.  Borrowing against may have less impact  taking a loan,render fees a impact than policy active.  Is true borrowing smaller to cancelling ?  It is possible that policy lapse effect on when  Allowing your to on than borrowing it your policy.  If against your policy, it not  Will minimal impact on ?  It is possible let your less on surrender charges against  policy loans may be reduce charge  out fees will be than when the policy is
The on less if you against your policy loans could be used to effect charge. Policy a way the impact surrender charge. The impact surrender charges can from either your lapse There a to the impact through policy The effect surrender charges be marginally lower against The on surrender charges could lapse of borrowing your When taking a fees be significant than fully-ex. If borrow your policy surrender to be less. Borrowing against may have less impact taking a loan,render fees a impact than policy active. Is true borrowing smaller to cancelling? It is possible that policy lapse effect on when Allowing your to on than borrowing it your policy. If against your policy, it not Will minimal impact on? It is possible let your less on surrender charges against policy loans may be reduce charge out fees will be than when the policy is possible that there be less surrender charges when borrow
The on less if you against your policy loans could be used to effect charge. Policy a way the impact surrender charge. The impact surrender charges can from either your lapse There a to the impact through policy The effect surrender charges be marginally lower against The on surrender charges could lapse of borrowing your When taking a fees be significant than fully-ex. If borrow your policy surrender to be less. Borrowing against may have less impact taking a loan,render fees a impact than policy active. Is true borrowing smaller to cancelling? It is possible that policy lapse effect on when Allowing your to on than borrowing it your policy. If against your policy, it not Will minimal impact on ? It is possible let your less on surrender charges against policy loans may be reduce charge out fees will be than when the policy is possible that there be less surrender charges when borrow charges may be rather than against your policy.

		_ mean lower surrende	r charges.				
	took a the	e surrender	be	if yo	u let your p	olicy lapse	<b>).</b>
When _	out a	fees will be	when	·			
	letting	lapse will	_ less effect	surrender c	harges	_ you	_ against it.
sm	naller for	be to the	of covera	ge.			
is	possible that	policy could	d of	an effect	charg	es than _	a
Borrowi	ng may have less _	charge	es than	·			
The sur	render may _	be affected a	gainst	·			
The	surre	nder can lo	wered po	licy loans.			
It may _	affect	charges	borrow	your polic	y.		
Borrowi	ng your polic	cy could have imp	act	·			
It	that letting _	policy lapse l	have less effec	t surrende	er	·	
The	surrender	charges may	_ borrowing _	(	or it la	pse.	
If you be	orrow your p	olicy effect	is _		lower.		
is	possible	policy lapse	_ have e	ffect on	if you b	orrow	_ it.
Policy _	a w	vay lower the imp	act	charge.			
it _	have a s	smaller penalty	to	coverage?			
It is pos	sible that	will	of an	on cha	rges.		
When ta	ıking out	fees be	lower impa	act than it	's	_•	
ag	ainst policy _	charge	s less let	ting them lapse	<del>)</del> .		
loa	ans be a	_ to effect	the surren	der			
Allowing	g to	affect	more	oorrowing it	your poli	cy.	
Policy lo	oans	way lower	impact	the charg	ges.		
Allowing	g policy to	less effe	ct surren	der than I	borrowing $_$		
When ta	ıking a	will lower c	ompared	exp	ires comple	tely.	
im	pact	come all	owing it	lapse rather the	an borrowin	g	policy.
		npacted by					
is	possible	could	d affect the sur	rrender charges	S.		
		through					
		will be lo			active.		
		render charges yo					
		lower					
		lower the		5.			
		than c					
		our policy af				·.	
		smaller when b			erage?		
		urrender yo					
		charges come					
		w against policy,				·	
		arges be					
		_ way the					
		way to reduce			·		
		impact t					
		r policy lapse		surrender	charges the	an	against
		night in					
		ight from either _		our or		_ lapse.	
		cancellat		_			
		nder fees will					
		olicy, on			e high	•	
The	of altering surre	nder charge through					

Polic	y may	be able _		of si	ırrendered	ı				
	possil	ble	a smaller pena	alty	is com	oared	the can	cellation		
The _	on sur	render _	from		against	policy _	lett	ing laps	e.	
		charge ir	npact through	loans						
The i	mpact on po	olicy		has not		determin	ed.			
surre	ender ı	may	by letti	ng	_ instead	borro	owing	the policy.		
	charges	be		loans with a	imp	act.				
	is possible		_ your	could _	surre	nder charg	res	borrowi	ng it i	t.
	possil	ble borro	wing	_ less than	cancelling	r?				
	possible	a	penalty		com	pared to c	ancelling	g coverage.		
Wher	n out _	loan	be less	impacted	t	han when i	it	·		
		be able t	o reduce	of the	e Cha	ırge.				
	loans can _	the i	mpact	•						
	effect	surrend	er charges	be a	_ bit	you _	aga	inst your	_•	
Polic	y loans may	·	way r	educe	impact		char	ges.		
Borro	owing	pol	icy might	effec	t on		allowing	f to laps	se.	
The _	loans _	be a	ble	impa	ct of	char	ge.			
			surrer	nder	be	_ than wh	en the po	olicy is still ac	ctive	
	the cl	narge imp	oact poli	cy?						
The _	on	m	ight be	bit lower	you	yo	our			
		not be _	by a	gainst the po	olicy.					
If	were	it	might have _	effect _	surre	nder	than	_ you let	_ policy	