

Date: [Current Date]

Policy Number: [Policy Number]

Insured: [Insured Name]

Premium Due Date: [Due Date]

Grace Period Expiration Date: [Expiration Date]

Dear [Policyholder Name],

Our records indicate that we have not yet received the renewal premium payment for your term life insurance policy anniversary.

Your policy is currently in its 31-day grace period. While your coverage remains active during this time, your policy is at risk of lapsing. To keep your life insurance protection in force, we must receive your payment of \$[Amount Due] no later than [Expiration Date].

How to make a payment:

- **Online:** Visit [Website URL]
- **Phone:** Call our automated system at [Phone Number]
- **Mail:** Send a check to [Mailing Address]

If your payment has already been sent, please disregard this notice. If you are unable to make this payment or have questions regarding your renewal, please contact our customer service department immediately at [Customer Service Phone].

Sincerely,

[Company Name]

[Department Name]