

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Annual Policy Review and Age-Bracket Premium Adjustment

Dear [Policyholder Name],

Thank you for choosing [Company Name] for your insurance needs. We are writing to provide you with the results of your annual policy review for Policy Number: [Policy Number].

As part of this scheduled review, we evaluate policy terms and premium rates based on current member data. Our records indicate that you have recently entered a new age-bracket. Per the terms of your policy agreement, your premium has been adjusted to reflect this change.

Summary of Changes:

- **Current Age Bracket:** [Previous Age Range]
- **New Age Bracket:** [Current Age Range]
- **Effective Date of Change:** [Date]
- **New Premium Amount:** [Amount] per [Month/Quarter/Year]

This adjustment ensures that your coverage remains active and aligned with the actuarial standards of your specific plan. All other benefits and coverage limits under your policy remain unchanged.

Please review your updated policy schedule attached to this letter. If you have any questions regarding this adjustment or wish to explore alternative coverage options, please contact our Customer Service department at [Phone Number] or email us at [Email Address].

We appreciate your continued trust in our services.

Sincerely,

[Name/Department]

[Company Name]