

AmerUs Life
Insurance Company
611 Fifth Avenue
Des Moines, IA 50309
515/283-2371

Janine K. Plettner-Glodt
Certified Paralegal

PH: (515) 242-4552
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AMERUS
Life

August 23, 2005

VIA CERTIFIED MAIL - 7004 1160 0001 9653 5877

Tracey Richter Roberts
5181 110th Avenue
Rembrandt, IA 50576

RE: Michael Roberts
AB00270890

Dear Ms. Roberts:

It has recently come to our attention that Mr. Robert's life may be in jeopardy due to the existence of the above-referenced policy. Consequently, we are terminating the policy and refunding all premiums paid, via the enclosed check number 225312 in the amount of \$4,097.40. *No coverage exists under this policy.*

Sincerely,



Janine K. Plettner-Glodt
Certified Paralegal

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Enclosure