



**Lynn E. Patterson**  
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Tracey Richter Roberts  
5181 110<sup>th</sup> Ave.  
Rembrandt, IA 50576

Re: Michael Roberts  
FL0458943

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. No coverage exists under this policy.

Sincerely,

Lynn Patterson  
Chief Underwriter

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*Zurich Life Policy*