



9800 Fredericksburg Road
San Antonio, Texas 78288

#12 936 921

September 30, 2005

Tracy Richter Roberts
5181 110th Avenue
Rembrandt, IA 50576

Re: Policy # M926047662, Michael Roberts

Dear Ms. Roberts:

It recently has come to our attention that Mr. Roberts' life may be in jeopardy due in part to the existence of the above-reference life insurance policy. Consequently, we are terminating the policy immediately. Please find enclosed a check in the amount of \$3,826.34, representing all premiums paid. No coverage exists under this policy.

Sincerely,

A handwritten signature in black ink that reads "Mike Egan". The signature is fluid and cursive, with the first name "Mike" and the last name "Egan" clearly distinguishable.

Mike Egan
Assistant Vice President
USAA Life Insurance Company

Enclosure

cc: Michael Roberts