



P O BOX 689070  
FRANKLIN, TN 37067

May 15, 2023



1219424-CSGROUP1-NOCASH-0

RE: [REDACTED]  
Coverage ID# [REDACTED]  
[REDACTED]

Dear [REDACTED]:

Thank you for your recent inquiry regarding your coverage referenced above.

This insurance coverage does not have any cash surrender value.

If we may be of further assistance, contact our Customer Service Department toll-free at 1-(855)-882-9536 or email us at [help@fmservice.com](mailto:help@fmservice.com). The hours of operation are Monday through Friday 7:00 AM to 8:00 PM.

Sincerely,

Franklin Madison Group LLC  
Plan Administrator  
Specialist ID: CSVEND026

\*This coverage may have a benefit reduction or termination provision due to age. Please read your Insurance Coverage Document for specific details regarding coverage.

Go to [fmservice.com](http://fmservice.com) to manage your insurance coverage, see your next payment date, and more.

REV 05/22 - ? - NOCASH

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