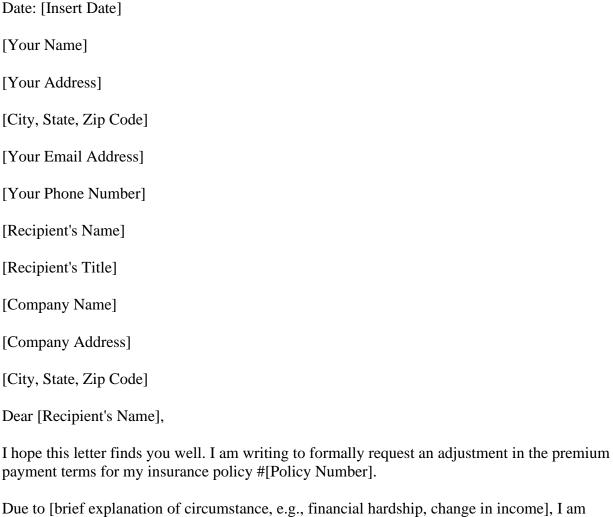
## **Letter of Adjustment in Premium Payment Terms**



Due to [brief explanation of circumstance, e.g., financial hardship, change in income], I am unable to meet the current payment schedule. I would like to discuss the possibility of modifying the payment terms to better suit my current financial situation.

My proposed changes include [state your proposed terms, e.g., extending payment deadlines, reducing premiums, etc.]. I believe this will enable me to maintain my coverage without interruption.

I appreciate your attention to this matter and look forward to your prompt response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this further.

Thank you for your understanding.

Sincerely,

[Your Name]