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Attorneys at Law

1200 Wilshire Blvd, Suite 800, Los Angeles, CA 90017

April 1, 2026

Vanguard Shield Mutual

Claims Department

100 Constitution Plaza

Hartford, CT 06103

Re: Claim on Policy VS-LF-671045 - Patricia Noelle Kim, Deceased

Dear Claims Administrator:

This firm represents Ms. Sophia Lin in connection with the above-referenced life insurance policy. Ms. Lin contends that the beneficiary designation on file does not reflect the decedent's final testamentary intent as evidenced by a holographic codicil dated January 5, 2026.

Ms. Lin requests that Vanguard Shield Mutual withhold distribution of any proceeds under this policy pending resolution of this matter. We intend to file a petition with the Los Angeles County Superior Court within 30 days.

Please direct all future correspondence regarding this claim to our office.

Respectfully,

James T. Morrison, Esq.

Morrison & Drake LLP

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