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10 June 2009

Dear «Salutation»

Protection cover – why it's so important

I wanted to contact you to see if you would like to meet to discuss your financial situation as I have recently noticed that your direct debit for < name of policy> has stopped. This may simply be a processing error by the bank, however It is always a good idea to review your financial planning for the future on a regular basis.

Many of us are struggling in the current climate, but when we look to save some money there are some things we should think carefully about.

I urge you to consider the following.....

- Could you maintain your current standard of living should something happen to disrupt your financial stability – such as death, serious illness, or when you retire?
- If you die before the mortgage has ended, could your partner/family continue paying the mortgage and other household bills?
- If you become ill, could you still afford your children going on to further education?
- Are you paying more tax than you have to?
- Are your savings working as hard as they could be?
- Can you protect your estate and make sure the right people benefit?

These are just some of the questions I can help you find a solution for and show why a financial review is so important.

Whether you are looking at short, medium or long-term requirements, you should plan for your changing circumstances so you can reduce the financial impact these changes may have on your family's situation.

With this in mind, I will be contacting you shortly to arrange an appointment to meet and discuss your requirements.

If you wish to contact me in the meantime, please call me on the above number.

Yours sincerely

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