

<<Date>>

<<Mr Client>>
<<Any house>>
<<Any street>>
<<Any town>>

Dear <<client>>

What if your loved ones had to choose – keep the house or the mortgage?

Our records show that you have a mortgage but we don't have a record of any life cover in place for you. You're not alone if you feel that it's pointless paying for a life protection policy you may never need. In fact, 50% of adults in Britain have insufficient life cover or none at all.

So why is this so significant for you?

Who would pay your mortgage if you died prematurely or became critically ill and were unable to work? It's not a nice thought and probably why so many are under-insured; because it's very difficult to consider the consequences even for a minute.

Won't the State help?

Statutory sick pay is currently £75.40 per week (2008/2009)

Get the cover you really need

Taking out a simple life cover plan, often called Mortgage Term Assurance, could provide your family with a lump sum if you are diagnosed with a terminal illness or die within the term of the plan. This lump sum could help pay off the remaining mortgage on your family's home.

This is just one way to protect yourself and your family. Why not give me a call today and I can arrange to discuss your protection needs with you to ensure you have the right cover in place to protect the family home. My contact details are [xxxxxxxxx](#)

Yours sincerely

Name

Title

W12255

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