

<<Date>>

<<Mr Client>>

<<Any house>>

<<Any street>>

<<Any town>>

Dear <<client>>

Protecting your child's future

As a parent, you want to provide the best for your children and provide a safe and secure future for them. As we all know, raising a child can be expensive; in 2007 the average cost of raising a child from birth to the age of 21 was £186,032.

With all your responsibilities as a parent, have you ever looked at how your family would cope if the worst happened to you? If you were to die suddenly or were unable to work due to a critical illness could your family cope financially?

You might have savings in place but are they sufficient enough to maintain your family's existing lifestyle and ensure your children's future is secure? This is where family protection cover can help. This cover could provide a lump sum or monthly benefit (depending on the plan chosen) for an agreed period and could help maintain a stable and familiar environment for your children.

With this in mind, I'll call you to arrange a meeting to discuss your protection needs. Alternatively, please contact me on the above number to arrange an appointment.

Yours sincerely

Name

Title

W12255

Approval number: H93521

Expiry date: 29/08/09