

<<Date>>

<<Mr Client>>

<<Any house>>

<<Any street>>

<<Any town>>

Dear <<client>>

When your mortgage finalised we discussed a protection policy as part of the package. At that time (we agreed to review it in x months) (you decided to wait a few months until you could afford to pay the premiums).

Now is a great time to review your mortgage protection needs. With the current state of the market, finances can be tight for many. It's not a good thought but have you got a financial plan in place in case you suffered a critical illness or died suddenly. Would your family be able to cope with the additional strain of paying the mortgage every month, not to mention the daily living bills?

If you are already covered, that's great. Perhaps we could review your arrangements to make sure they are adequate for your circumstances?

However, if you don't have cover in place to at least pay off your mortgage in the event of a critical illness or sudden death, then why not make it a priority to discuss a plan with me.

This is just one way to protect yourself and your family. 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

W12256

Approval number: H94305

Expiry date: 29/08/09