

<Funeral version>

Sample text only. OneFamily do not take responsibility for accuracy. Any issuing adviser is responsible for the compliance of any financial promotion they issue and should therefore seek their own appropriate approval.

Mr AB Sample
Sample Street
Sampletown
Sampleshire
SA1 2MP

Dear Mr Sample,

I notice from our records, that you are only a few months away from making your final mortgage payment.

I'm sure you're looking forward to this important milestone in your life and now may be a good time for us to meet to discuss your financial future.

One thing to consider is your ongoing protection needs. Once you've paid off your mortgage, any life insurance linked to your mortgage may also come to an end. Now could be an ideal time to assess your life cover needs, and help you put protection in place.

Few people want to leave their family to pay for their funeral and a recent report from mutual insurer OneFamily gives serious food for thought about rising funeral costs.

Startlingly, the cost of a simple funeral rose by 80% between 2004 and 2014, and by 2024 the average full cost of a funeral could be anything between £7,200 and £8,700.

I know it's not always easy to discuss such matters, but with costs rising so fast you may feel it's responsible to plan ahead, so that family and friends aren't left to meet this bill themselves.

Life cover could help you make provision towards funeral costs, without the need to sacrifice some of your hard earned pension or savings. With probate often taking several months, it could also help your loved ones when they need it most - as some policies can pay out more quickly, with no need to wait until probate is settled.

If you'd like to learn more about the options available to you and your family, or discuss any other aspect of your financial future, please get in touch to arrange an appointment. As always, I'm happy to meet at a time and place to suit you.

Yours sincerely

A. Adviser