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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.

A recent report* from mutual insurer OneFamily gives food for thought about the prospect of serious illness. They found that there are over 3 million people aged over 50 already living with a serious illness. However, the good news is that, as our lifestyles and healthcare improve, we're living longer and many more of us are surviving longer with conditions such as cancer. But that also means that serious illness is something we need to plan for financially.

There are now life cover plans that include an option to claim partial payout on the diagnosis of a serious or terminal illness. Some plans also provide access to helplines to give you practical and emotional support at what is a difficult time.

If you'd like to learn more about the options available to you and your family, or indeed 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

* OneFamily; Serious Illness in the Over 50s Report 2015