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Subject line: Now your mortgage is almost paid-off...

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.

One thing to consider is your current 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 for your future.

There are a number of good reasons for making sure your life is covered:

- Leaving a legacy - If you'd like to provide more for your family or loved ones, life cover can help you leave a cash lump sum behind. You may be surprised that a recent report* highlighted that over half of people aged 50 or over have no life cover in place whatsoever.
- Rising funeral costs - A report from mutual insurer OneFamily found the cost of a simple funeral rose by 80% between 2004 and 2014.** With costs rising so fast you may feel it's responsible to plan ahead, so that family and friends aren't left to foot any of the bill.
- Serious illness – Thanks to healthier lifestyles and improving treatments many more of us are surviving serious illness. Over 3 million of us are already doing so.*** Thankfully, there are now life cover plans that include an option to claim partial payout on the diagnosis of a serious illness. Some plans also provide access to helplines to give you practical and emotional support at what is a difficult time.

Life cover could help you make provision for these scenarios, 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 - 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 protection 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

* Whole of Life Report, Mintel 2014

** OneFamily 'Funeral Time Bomb' Report 2015

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