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Mr AB Sample  
Sample Street  
Sampletown  
Sampleshire  
SA1 2MP

Dear Mr Sample,

As we get older our thoughts often turn to how we might want to be remembered; to what we might like to leave behind for our children, grandchildren or other members of our family.

Whilst I understand it's a subject many people may not want to discuss, most of us want to do what we can to provide for our family when we're gone. And an over 50s life cover plan is one way to plan ahead and leave a legacy for your loved ones.

- It could enable you to leave a helpful **cash lump sum for your family to spend as they wish**. However they decide to use the money, there's no doubt that it will come in handy at a very difficult time.
- It's **very affordable**, with premiums typically starting from just a few pounds a month
- **You can nominate a beneficiary** so the money from your policy goes only to the person (or people) you want it to
- **Some policies are designed to pay out in a matter of days**, so loved ones don't need to wait for probate to complete.
- **Others even include useful extras** such as serious and terminal illness cover, or support services to help you deal with health concerns, explore long term care options or arrange a will.

Maximise the money you leave behind for your loved ones and start paying in to an over 50s life cover policy sooner rather than later. And don't forget, you're **guaranteed acceptance without a medical**, even if you already have health issues.

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

Yours Sincerely,

A. Adviser