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Mr AB Sample  
Sample Street  
Sampletown  
Sampleshire  
SA1 2MP

Dear Mr Sample,

As people get older, their thoughts often turn to making sure their affairs are left in good order. From arranging a will, to making provision for funeral costs, people often feel reassured once they know they have made arrangements for the future.

Whilst I understand it's a subject many people may not want to discuss, I thought I'd drop you a line in case planning for your future is something you might feel you need to look into.

Few of us would want to leave our family to pick up the bill for our own funeral, especially since costs can be quite substantial. Did you know, for instance, that **in 2015 the average cost of a burial was £4,858?**\* Or that this is forecast to increase **to nearly as much as £7,123 by 2025\*** That's according to recent research commissioned by mutual insurer OneFamily.

Despite this, 72% of over 50s aren't putting money aside for their funeral\*\*.

There is, however, a **very affordable** way to put provision in place.

An over 50s life cover policy is one option that could offer a number of benefits, including helping to contribute towards funeral costs.

- Plans typically start from **just a few pounds a month**
- Policies are designed to **pay out a useful cash lump sum on death**, which your family could put towards funeral costs
- Some policies can **pay out in a matter of days**, which could help your family cover costs without being out of pocket whilst they wait for probate to complete
- Others even include an option to pay the lump sum directly to a funeral director of your choice, and **get a £250 discount on funeral expenses** in return.

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

*P.S. To help us assess how much cover you might need, OneFamily have also created a handy funeral cost calculator that estimates funeral costs in <your client's county goes here>*

*up until 2044. From there it's easy to see how much cover you might need, and how affordable it might be each month. For a demonstration simply get in touch with me today.*

Sources: \*A Study into UK Burial and Cremation Costs by Trinity McQueen, January 2016; \*\*Mintel Whole of Life Report 2014, page 21.

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