

(Date) (Name) (Address)

(Client's name),

We all have family members, friends or acquaintances that have been affected by a critical illness. The good news is that survival rates from a heart attack or cancer have increased considerably in the last 15 years.

Would you have the financial means to take care of your family and your recovery if you were affected by a critical illness? *Critical Protection* is critical illness insurance that pays out a lump sum, and you decide how best to use the money. For instance, it could be used for:

- Paying for medication, specialized equipment and non-refundable treatments.
- Compensating for a decrease in or loss of revenue, either yours or a close family member's.
- Paying off your mortgage and other loans.
- Home renovations.
- Paying for home nursing care or housekeeping.
- Hiring someone to keep your small business running.

Other key features for *Critical Protection*?

No medical exam is required! This insurance covers 16 critical illnesses and also offers an option to have premiums reimbursed upon death if no benefits have been paid.

Your health can change in an instant, but your financial health and lifestyle shouldn't be affected.

Want to learn more about Critical Protection? I will be calling you in the next few days to discuss how this unique insurance product can protect you and your family.

Sincerely,

(Your name)