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October 2009

Dear Mr Sample

## It's not too late to get reassurance at a time your family needs it

We want to help you and your family prepare for the future, which is why we wrote to you recently about the Guaranteed Life Cover Plan. This plan provides a guaranteed cash lump sum after your death, which could help your partner or family with funeral costs and other expenses.

As with any life cover, the older you are, the more your cover costs – so you should apply before your next birthday comes around, to get the most for your money.

### The Guaranteed Life Cover Plan includes:

- ✓ Guaranteed acceptance with no examination or health questions
- ✓ A guaranteed lump sum after two years of cover
- ✓ Monthly premiums that will never increase

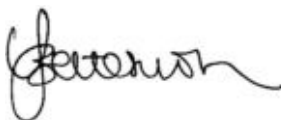
Our premiums start from only £10, so you can choose a monthly payment you can afford, with the level of cover that's right for you.

### It's simple to ensure you're leaving something for your loved ones

For more information or to arrange immediate cover, call Financial Planning Direct on **0800 015 7367** (Minicom: 0800 404 6161), and quote reference < XXX XXXX >.

We're waiting to give you reassurance for the future.

Yours sincerely



Fran Bettesworth  
Financial Planning

Depending on how long you live, your premium payments may be more than the guaranteed cash sum. Subject to cause of death, a claim in the first two years may result in the return of premiums only. There is no cash-in value at any time.

Lines are open: Monday–Thursday 8am–8pm, Fridays 8am–6pm, Saturdays 9am–5pm. Calls may be recorded.

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 **RBS**

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