

Campaign code\pack number\CIN

Mr A B Sample
1, Any Street
Anytown
Anyshire
AB1 2CD

Retail Banking
PO Box 1000
Edinburgh
EH12 1HQ

rbs.co.uk

October 2009

Dear Mr Sample,

Take care of your funeral costs from as little as £10 a month

Nobody wants to think that their partner or family will have to cope with funeral costs and other outstanding bills after their death. If this is a concern for you, we can help you plan for this difficult time, with our low-cost Guaranteed Life Cover Plan.

The plan provides a guaranteed cash lump sum for your loved ones to help with immediate costs or leave a nest egg for your family after you're gone. You can choose the cover and monthly payments that suit you, with premiums starting from £10 a month. As long as you keep up your premiums, the cash sum you've selected is absolutely guaranteed after two years, no matter where life takes you.

The Guaranteed Life Cover Plan includes:

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

You can find details of all these benefits and more in the enclosed leaflet.

Make sure you get maximum life cover

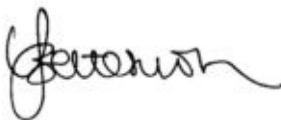
As with any life cover, the older you are, the more your cover costs. If you apply before your next birthday, you will receive more cover for your money. This offer is available to your partner too – you're both guaranteed acceptance if you're UK residents aged 50 to 75.

For immediate acceptance, get in touch today

To find out more or get cover that starts immediately simply call Financial Planning Direct on **0800 015 7365** (Minicom: 0800 404 6160) and quote reference <XXXXXX>

We look forward to giving you reassurance for the future.

Yours sincerely,



Fran Bettsworth
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 and Saturdays 9am–5pm. Calls may be recorded.

RBS FP LT 1009

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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

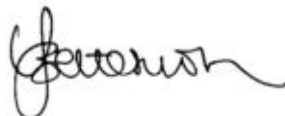
Our premiums start from only £10, so you can choose a monthly payment you can afford, with the level of cover that's right for you.

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 158 5045** (Minicom: 0800 404 6160), and quote reference <XXX XXXX>.

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

Yours sincerely,



Fran Bettsworth
Financial Planning

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