

August 1, 2001

Jim Abbott  
Union Central Insurance  
123 Insureyou Ave.  
Springfield, VA 98765

George Ward  
123 Main Street  
Fairfax, VA 22030

Dear George:

I received your notification requesting to cancel your insurance policy due to the (financial challenges, uncertain employment status whatever the reason was given for canceling the insurance policy.) When you first initiated this policy your goal was to (remind the client of their objective for wanting to obtain the insurance in the first place) provide adequate protection for your family in the event something catastrophic happened to you. I believe that goal still exists and I want to provide you with a possible alternative.

Our company is very selective with whom we refer our clients to. We network with a mortgage professional by the name of Jeff Thomas. Jeff specializes in helping clients like you (reposition their equity by providing debt consolidation solutions, refinance their debts and troubles away, reduce their clients overhead, etc.) He will analyze your complete debt situation and maybe able to help you consolidate your debt and possibly at the same time lower your overall monthly commitments and allow the insurance protection to remain for your family.

During times of economic slowing and the insecurity of the present employment market, with new layoffs for corporate America announced almost daily, I can certainly empathize with wanting to reduce your overhead. However I truly believe canceling the present policy may prove in the long haul not to be a wise decision. As we all get older insurance premiums continue to rise. Canceling this policy and later wanting to establish a new account may in the future raise your premiums.

As our relationship with you is bound by the confidentiality between client and financial advisor, we cannot share with Jeff your contact information; it is up to you to contact him. I will of course be more than happy to have him contact you only with your permission to do so. If you contact Jeff be sure to inform him you are one of our clients. Jeff understands the importance of confidentiality and you will receive from him courteous and professional assistance and if not, we want to know about it. To review your financial situation, simply call him at 703-338-4020

In conclusion, I hope you do not view this letter as “pushy” or “aggressive” As your trusted advisor, I feel I obligation to offer this solution. I simply want to ensure that your

portfolio and families assets are adequately insured and I hope you can see that I only want what, in the long term is in your families best interest. Being able to help you get through difficult periods in your life without disrupting your long-term financial objectives is my objective.

Yours to count on,

Jim Abbott