

Letter - Pre-Approach - Existing Client

Dear _____:

As your insurance agent, it's my job to provide you with comprehensive insurance coverage. That's why I'd like to introduce you to an often overlooked form of insurance-- income protection.

When it comes to insurance most people think of property and casualty or life insurance. Not many people consider protecting what pays for those things-- their income. Income protection is an affordable way to protect the lifestyle you've worked so hard to maintain.

I would like to discuss this important opportunity with you in person. I will contact you within the next week to set a time to review this information.

Sincerely,

John IM Agent

*Premium Refund Option rider is not available in all states and requires additional premium. Refund will be offset by any claims benefits paid.

Disability Income insurance from Principal Life has limitations and exclusions. For costs and complete details of coverage, contact your Principal Life representative.

Principal Life Insurance Company, Des Moines, IA 50392 - D11155 - 0105

Letter - Pre-Approach - Health Insurance

Dear :

By purchasing health insurance coverage, you have protected yourself from rising medical expenses. Yet, other expenses such as mortgage or rent, utilities and car payments have been overlooked. If you become hurt or sick and can't work, how will those expenses get paid?

As your insurance agent, it's my job to ensure you have comprehensive insurance coverage. I have a unique opportunity to offer you income protection that will help you pay your expenses should you become hurt or sick. It protects your income--the most important asset you have.

I will contact you in the next week to set a time to review your income protection needs. It's insurance you shouldn't live without.

Sincerely,

John IM Agent

Letter - Pre-Approach - Prospect

Dear _____:

I've been working here in the insurance business for xx years. And if you're like most of my clients today, the health care debate has probably caused you to review your health insurance plan. But have you overlooked the other half of any good insurance plan-- income protection?

Most people don't realize their health insurance plan is really only half a plan. Why? Because it pays the doctor and the hospital when you get hurt or sick, but who pays you? Who will pay your mortgage or rent, food and utility costs while your health insurance plan is paying the doctor?

I have a solution. Income protection insurance provides benefits to you when you are hurt or sick and cannot work. It's the other half to your health insurance plan. I urge you to consider this valuable product that I offer through Illinois Mutual, a solid company with a solid product.

I will contact you within the next 2 weeks to discuss this important need.

Sincerely,

John IM Agent