

*Dear <Client's first name>,*

*You and I have similar purposes in this world - it's your job to provide food, clothing, shelter, schooling and many other things for your loved ones; you do this while I live in your filing box,*

*I have faith and trust in you. Out of your earnings will come the cost of my upkeep. At times I may appear to be worthless to you, but someday (and who knows when), you and I may change places.*

*If you were to die, I will come alive and do your job. I will provide the food, clothing, shelter, schooling, and other things your family will continue to need - just as you are doing now.*

*Through me, your hands will carry on.*

*Whenever you feel the price you are paying for my upkeep is a burden, remember that I will do more for you and your family than you can ever do for me.*

*<Client's first name>, if you do your part, I will do mine.*

*Yours sincerely*

*Your Policy*

*P.S. If you ever need any clarification of my purpose, then please contact your financial adviser, <Your name and phone number>.*