

Dear Friends,

**I'M SORRY!** I have never written a letter like this before and probably will NOT again... **apologizing for something I did NOT do.** However, this time I think I have to, and I really owe you an explanation.

ON THE BACK of this letter I've photocopied something I came across – something I felt I MUST share with you. **I have to warn you, it's disturbing for good reason. People who haven't taken care of their life insurance responsibilities are leaving their loved ones in a terrible position.**

I find it disturbing to me also, but for another reason altogether. Quite frankly, I'm NOT comfortable with the fact that many of our friends and clients could find themselves in the EXACT same position as the women in the letter. And, if that IS the case, as I believe it to be, then I guess I haven't been doing my job... and for that I am TRULY sorry.

So, beginning NOW you are going to be hearing a lot from me about life insurance; WHY YOU MUST HAVE IT; how much you should have and what type you should buy. Mostly I'm going to tell you how inexpensive life insurance can be and how important a role it should play in planning your future and the future of your loved ones. I'm going to show you how you can save money by replacing those old policies you have had for years with newer, more competitively priced policies. I'm going to show you why life insurance **is absolutely, positively, without a doubt the best way to provide protection, security and peace of mind for YOU and YOUR loved ones.**

Call our office NOW to speak to an agent regarding life insurance. Don't hate yourself for putting this off. Do it right NOW while YOU are still thinking about it. I promise that there will be NO hard sell, and we will NOT pester you in any way. You will be given the information you require, and you will make the decision. No obligation. No strings attached. No hard feelings.

PLEASE, DO NOT put your family and loved ones in the same position as the women in these tragic Ann Landers' letters. My personal apology is ONLY GOOD THIS ONE TIME. After that it is YOU who will have to apologize.

Warmest regards,

William E Shuttleworth

President Author, Speaker

**P.S. REMEMBER! Regret makes a HARD pillow. Please call right now.**

*Pride Honor Determination*