



**A special opportunity to protect your newly expanded family:
“GET YOUR MONEY BACK” Life Insurance!**

Congratulations! A new baby means many changes... not just diapers. Among them are financial changes that assure your child's future well-being and security. And there is no finer way to provide for such well-being than guaranteeing that funds will always be there when needed.

That's why we're pleased to introduce you to a **revolutionary low cost plan** that will provide the protection your family needs for 15, 20, or even 30 years, and then -- at the end of the term -- **return every penny you ever paid in premiums in a TAX-FREE lump sum payment** -- money you can then use to fund college expenses, pay-off your mortgage, enhance your retirement, or for any other purpose you'd like.

This policy is unlike others you may have come across. With other life policies, the premiums you pay are gone forever. With this plan you get the protection you need -- for the time you need it -- then get back every dollar you ever paid -- a comforting thought in today's economy.



Joe Pospect
123 Main Street
Anytown, US 12345

***Think about it -- life insurance protection at zero net cost.
Is there a better way to protect your family?***

***Get the facts. Mail back this card for complete information
without cost, risk, or obligation of any kind.***

Phone: Day Night _____