

**How To Make Sure Your
Loved Ones Will Be Taken
Care Of Financially In Case
A Disastrous Event Suddenly
Happens To You Or
Your Valuable Assets!**

**A Special Report
Compliments of...**



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How To Make Sure Your Loved Ones Will Be Taken Care Of Financially In Case A Disastrous Event Suddenly Happens To You Or Your Valuable Assets!

What would you do if everything you've worked so hard for was suddenly wiped out overnight by a fire, earthquake, flood, hurricane, tornado, accident, illness, theft, or another unfortunate event?

Imagine losing your home, your car, your savings, your investments, your business, and your other valuable assets, and having to start all over from scratch.

How many years and how much effort and energy would it take you to get back everything you now own... if you suddenly lost it all?

Five years? Ten years? Twenty years?

Perhaps, like some families who have been through similar situations, no matter how long, you still won't be able to get back everything.

Worse, what if something unfortunate happened to you personally, such as disability or death?

What would happen to the standard of living of your spouse and children then?

How will they pay the mortgage, the car payment, and the other expenses?

Unfortunately, for many families, upon the death (or long-term disability) of the main income earners, whether the husbands, the wives, or both, the surviving family members can't pay their mortgages, car payments, and many other expenses. And they end up losing *everything* – their homes, cars, life savings, investments, and so on, as well as their dignity.

As you can imagine, it's painful enough for these families to have to cope with the loss of their loved ones, but many of them have to suffer financially as well. And sometimes this financial hardship lasts many years after the emotional scars of losing their loved ones have partially or fully healed.

Like many people, you've probably hoped (or even prayed) this situation would never happen to your family, haven't you?

Sure, we all have.

And the great news for you is...

**An Unfortunate Event – No Matter How Serious –
Doesn't Have To Mean Financial Disaster For Your Family!**

Thanks to the miracle of insurance products, you can avoid many of the financial hardships that others less fortunate find themselves facing. While you may not be able to recover the same items that were taken or destroyed, at least you'll have the money to replace them with other items of a similar kind and quality.

And, if something unfortunate should happen to you personally – the main income earner – having the right kind and amount of insurance can help reduce the suffering your family members may have to endure. Not having to worry about money problems and how the bills are going to be paid allows them sufficient time to grieve and adjust to the loss of a loved one.

The important question I have for you is...

Have you taken advantage of the powerful benefits of insurance products and protected yourself, your family, and your valuable assets, both personal and business, with the right kind of insurance?

If you have, I congratulate you. By doing so, you're giving yourself and your family security and peace of mind.

On the other hand, if you haven't, please answer the following questions:

1. If a fire burned down your home tonight, will you have the money to rebuild it to the way it was and to replace your possessions?
- 2. If a hit-and-run driver destroyed your vehicle, whether it's a car, van, or truck, and you couldn't drive it anymore, will you have the money to buy another one?**
3. If you were hospitalized for an unknown period because of an illness or accident, will you be able to pay the medical and hospital bills... and will your spouse and children be able to maintain their present standard of living?
- 4. What if you own a business and it were burglarized or destroyed by fire, will you be able to replace your assets?**
5. Suppose the wind were to blow something off your roof and hit a pedestrian and injure her or him seriously. If this person sued you for \$1,000,000 and won, will this force you to declare bankruptcy?

Now, as disturbing as these questions are, please think about them seriously. The same or similar situations have happened to many people. And because they weren't prepared, their families had

to suffer unnecessary financial hardships.

How many times have you heard someone say...

“I Never Thought That Would Ever Happen To Us!”

Probably at least dozens of times, right? Perhaps you've even said it yourself many times.

Let's face it, no one wants to think a negative event like losing a loved one, a home, a car, or being disabled or seriously ill, would ever happen to them.

We all feel these disasters would only happen to somebody else.

Sadly, it's this kind of incorrect thinking that has prevented many people from preparing themselves properly to handle unexpected devastating events. So, when disasters strike, and they do more often than you can possibly imagine, they usually suffer financially, as well as mentally and emotionally.

You've probably heard this statement many times...

If You Fail To Plan... You're Planning To Fail!

It's fine to expect things to turn out the best for you... as long as you've planned for the worst.

This is because, in life, things don't always end up the way you want them to. And disasters usually occur at the worst time, when you least expect them.

The good news for you is, with proper planning, you and your loved ones can reduce or even eliminate your financial sufferings upon the death of a breadwinner or the loss of an important asset, such as your business, home, or car.

That's right, you can protect yourself, your family, and your valuable assets against unfortunate events with insurance.

Listen to what Winston Churchill, the late British Prime Minister, once said about insurance...

“If I had my way, I would write the word insurance over the door of every house, because I'm convinced, for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever.”

Through the miracle of insurance products, you have the opportunity to use only a small percentage of your assets, to protect the entire amount. In some cases, it only takes 2%, to protect the other 98%!

Yes, insurance really is a miracle. And there are many other benefits as well. Here are nine more:

- 1. To give you an income in case you become disabled for an extended period.**
2. To provide an income to your loved ones so they can maintain their current standard of living in the event you die unexpectedly.
- 3. To pay off debts, such as mortgages, car payments, personal loans, and so on, if you should die prematurely.**
4. To have the money to rebuild your home and replace your assets in case a natural disaster like fire, earthquake, flood, or tornado, destroys your home and possessions.
- 5. To pay for horrendous medical bills because of a serious accident or a major illness.**
6. To protect you and your valuable assets from lawsuits.
- 7. To pay taxes on estates or retirement plans.**
8. To fund your children's college education.
- 9. To buy out a business partner.**

In short, insurance products are designed to protect your valuable assets, your dreams and your future.

Today, you can use insurance products to safeguard you and your family from almost any major unexpected financial loss. So there's no reason for you or your loved ones to have to suffer needlessly.

Okay. Now that you've learned the benefits of insurance products and how they can protect you from losing all your valuable assets, let's take a close look at...

What Insurance Is!

According to Webster's Dictionary, insurance is...*"A device for the elimination of an economic risk, to all members of a large group by employing a system of equitable contributions out of which losses are paid."*

And, in his book, *General Insurance*, David L. Bizkelhaupt defines insurance as *"A plan by which a large number of people associate themselves and transfer risks that attach to individuals to the shoulders of all."*

When you buy an insurance policy, you pay money, known as the *premium*, to an insurance company. The insurance company then invests your money, together with those of thousands of other insurance buyers, known as the *policyholders*, to earn a profit.

By doing so, the insurance company will have the money to pay the financial losses, known as the *proceeds*, that you or other policyholders may suffer because of an unfortunate event.

Fortunately, because only a small number of policyholders will make claims (requests to recover losses covered by an insurance policy) in a given year, the insurance company has money left over to invest after paying all the claims and normal business expenses like wages, rent, and so on.

When you buy an insurance policy, whether it's for your car, home, business, or life, and so on, you believe the risk of you suffering a major financial loss from an unexpected event... is greater than the premiums you'll pay on the policy. And so you want to shift this risk to the insurance company.

On the other hand, by selling you the policy you want to buy, the insurance company believes the premiums they'll receive from you over the insurance policy period... are greater than the proceeds they must reimburse in claims.

If you think about it carefully, you'll realize...

Insurance Creates A Win-Win Situation!

When you purchase the right kind of insurance protection, you'll gain security and peace of mind, knowing if a disastrous event should ever happen to you or your valuable assets, then your family won't have to suffer financial hardships. And that's a "win" situation for you.

Sure, you may be paying the premiums on an insurance policy for ten or twenty years and, if you don't have any claims, then you don't get paid anything from the insurance company. But the security and peace of mind you and your family members will get to enjoy during this period... is worth many times the premium you'll pay, right?

Of course!

Have you ever heard someone, perhaps a friend or a co-worker, say something to you like...

"I'm worried about my family. I had a friend who died unexpectedly. And because he didn't have any life insurance, his wife and children now have to suffer huge financial hardships. And, since I can't afford to buy any life insurance right now, I can't imagine what will happen to my family if I died suddenly." Or...

"Because I don't have any (or the right kind of) homeowners insurance, if my house got destroyed by a fire (flood, earthquake, hurricane, or another natural disaster), then I'm going to lose everything I've been working all my life for."

These people probably can't sleep well at night, can they?

Let me repeat, the security and peace of mind you'll gain by having the right insurance protection will far outweigh the premiums you'll pay. You'll be able to sleep more soundly at night.

Now, while you may have some assets that are irreplaceable if lost or damaged, such as a rare coin or stamp collection, or a painting, the money you get from your insurance company will prevent you from having to suffer financially.

Let's now look at how your insurance company wins by accepting you as a policyholder.

They win by adding the premium dollars you pay to those of thousands of other policyholders, and then using that large amount of money to make profitable investments. And they use their financial muscle to fuel the economy, building skyscrapers, offices, and shopping centers, and providing countless jobs, and so on.

Although some policyholders think their insurance companies are making too much money from them, others feel powerful and wealthy insurance companies enable them to sleep better at night, knowing the money will be available to pay their claims when they need to file them.

Some people don't like insurance because although they have been paying thousands of dollars in premiums over the years and have never made a claim, their premiums still increase from time to time.

If you feel the same way about insurance, I understand.

Please keep in mind, insurance companies calculate the premiums you and other policyholders pay based on the claim history of all their policyholders. So, although you may have never filed a claim, others may have done it multiple times.

The good news is, even though your premiums may still be going up each year or every few years, most insurance companies do charge you a lower premium than what they charge a policyholder who has made one or more claims. (For policyholders who've filed too many claims, an insurance company may not renew their policies when they expire. This can leave them with no insurance protection at all (putting them at enormous risk), or force them to find other, more expensive insurance from a company that specializes in "high-risk" policyholders.

Let me now explain the difference between insurance rates and insurance premiums.

When you buy an item, oranges, for example, at a store, the total cost depends on the price (or rate) per pound, and the quantity you buy. If the price (or rate) is 50 cents per pound and you purchase ten pounds, then your cost (called the "premium" in insurance) is \$5.00 (plus any applicable taxes).

Similarly, the insurance rate is the price per units of coverage (the protection an insurance policy provides), and the premium is the rate times the number of units of coverage you buy. So, just as the more oranges you purchase, the higher the cost, the more insurance coverage you buy, the more premium you'll pay.

Now, like many people, you may find this next statement hard to believe. Insurance companies really don't want to raise rates. They only do so when they have no other choices.

You see, insurance companies, like any other type of business, must make a profit to stay in business for the long term... and to have the money to pay **your** claims and those of other policyholders. So, to make a profit, they must take in more money (income in the forms of premiums, interests, dividends, and so on) than what they pay out in claims, operating expenses,

and other costs of doing business.

Just as any company facing a loss must either cut expenses or increase income (by raising its prices), an insurance company, when encountering a loss, must do the same to survive.

While you may find it hard to believe, insurance companies usually try to cut as much expenses as possible before they consider raising rates. They only increase rates when they still have a loss even after they've slashed costs to the minimum.

Anyway, it doesn't matter whether you think positively or negatively about insurance companies, you probably agree our society is better off with insurance products than without, right?

Let's face it, without insurance products, millions of people in our country would suffer huge financial hardships if unfortunate events happened to them, such as premature deaths of the breadwinners, car accidents, fires, earthquakes, floods, hurricanes, burglaries, illness, and so on.

What about you?

If you don't have insurance to protect your valuable assets, how are you going to support yourself and your loved ones... if one of those disasters strikes?

Imagine losing everything you now own... and having to start all over, from scratch.

This is a very frightening thought, isn't it?

You're not going to take this kind of risk, are you?

I hope not!

Well, according to the National Insurance Consumer Organization, Americans spend about 11% of their disposable income on insurance premiums. This tells you many people have been protecting themselves, their families, and their valuable assets against disastrous events with insurance.

I trust you've been doing the same thing.

If not, please do it right away. As I've shared with you, your family's dreams and future are on the line.

Today, you can buy insurance protection for almost any asset you own, both personal and business, as well as for your life and for those that you care about.

The Most Common Types Of Personal Insurance Protection Are:

Auto Insurance

Auto insurance is one of the most common kinds of insurance because, if you own a vehicle, your state may require you to have it. It protects you, your passengers, and your vehicle, such as a car, truck, van, trailer, motor home, and so on, in case you're involved in an auto accident.

Unfortunately, as useful as your vehicle is, every time you drive it, you're putting yourself and your car, van, or truck, at enormous risk.

Just check out these statistics...

In the United States, there are about 18,000 vehicle accidents everyday, 750 every hour, or about 13 every minute.

According to the National Highway Traffic Safety Administration, in 2002, 42,815 people were killed in motor vehicle crashes and 2,926,000 people were injured. This makes deaths from motor vehicle accidents the leading cause of death for people aged 2 to 33.

Also, in the same year, drinking and driving caused 17,419 traffic deaths, representing 41% of total traffic fatalities. (Experts estimate 1 out of 3 Americans will be involved in an alcohol-related automobile accident in their lifetime.)

In addition, in 2002, 4,808 pedestrians were killed and 71,000 pedestrians were injured in vehicle accidents. On average, a pedestrian is killed in a traffic accident every 109 minutes and one is injured every 7 minutes.

What's more, in 2002, in vehicle accidents where nobody was injured or killed, 4,348,000 of them involved property damage. The economic cost of motor vehicle accidents to our society was more than \$40.4 billion for that year.

Wouldn't you agree these statistics are frightening?

Like some drivers, perhaps you haven't been in a traffic accident since the first day you started driving. If so, congratulations!

Unfortunately, even if you do have a perfect driving record, statistics show your chance of being involved in a vehicle accident over the next six years is a staggering 51%.

As you can see, you're facing tremendous risk as a vehicle owner and driver. So, you need to protect your vehicle, yourself, and your passengers, with auto insurance.

To discover important information about auto insurance and how you can save on your auto insurance premiums, you can request the special report, *How To Make Sure An Automobile Accident Won't Destroy Your Family's Dreams And Future*. I'll tell you how at the end of this report.

Homeowners Insurance

Like many people, your home may be the single largest investment you'll make in your life. You may have worked very hard for decades and saved every penny to purchase it.

Unfortunately, while you may think or wish nothing terrible would ever happen to your home, there are many things that can destroy it... sometimes overnight.

According to statistics, in America, a house catches fire every 61 seconds, which equals to 1,416 house fires every day, 9,912 every week, 42,480 every month, or 509,760 every year!

And, the bad news is, besides fires, your home also faces many other natural disasters. Just look at these statistics. In America...

- ⇒ **Tornadoes strike every month of the year and in almost every state!**
- ⇒ About 400 to 500 earthquakes are reported each year!
- ⇒ **Two deadly hurricanes are likely to strike the coast each year!**
- ⇒ Floods and flash floods are the most common natural disaster!

Now, as if these natural disasters aren't devastating enough, you also face human-made calamities.

For instance, according to the U.S. Crime Bureau...

A Home Is Burglarized Every 10 Seconds In America!

This works out to 360 home break-ins each hour, 8,640 each day, 60,480 each week, 259,200 each month... or 3,153,600 each year!

As you can see, your home is being exposed to so many risks. Any one of the above events could destroy your home and everything you've been working long and hard to achieve. So, you need to protect your home and your possessions with homeowners insurance.

To learn more about homeowners insurance, you can get the special report, *How To Make Sure An Unfortunate Event Like Fire, Earthquake, Flood, Or Theft Won't Destroy Your Home And Your Family's Dreams And Future*. I'll tell you how at the end of this report.

Renter's Insurance

If you rent a house, condo, or apartment, you can buy renter's insurance to protect your personal belongings, such as your furniture, clothes, appliances, computers, and so on. Please keep in mind, your landlord's insurance only covers the building, and not your personal possessions.

Life Insurance

According to The National Funeral Directors Association (NFDA), the largest funeral service

organization in the world, about 2,436,467 people died in the U.S. in 2002. Many of them were the main income earners in their families.

The important question you need to ask yourself is...

“If I were to die today, who will be affected financially by my death?”

If you answered, “*No one*,” you probably don’t need any life insurance (unless you want to have the money to pay for your funeral expenses and debts in case you pass away without any assets, or to leave some money to a relative or a charity).

On the other hand, if you replied, “*My spouse, children, parents*,” and so on, you need to protect your loved ones against your premature death with life insurance.

Will Rogers, the American humorist and actor, once said...

“The man who dies without adequate life insurance should have to come back and see the mess he’s created.”

Sadly, many men and women have left a big “financial” mess for their families after they died.

Please don’t let this happen to your family. Protect yourself with life insurance, if you haven’t done so already.

To find out how life insurance can benefit you, you can request the special report, *How To Make Sure Your Spouse And Children Won’t Have To Suffer Financial Hardships In Case You Die Prematurely*. I’ll tell you how at the end of this report.

Disability Insurance

According to statistics, in the United States...

- More people lose their homes through disability than through death and fire!
- **For people who are under the age of thirty-five, 1 out of 3 will be disabled for about 6 months, and 1 out of 4 will be disabled for one year or longer... before they turn 65!**
- A 42-year old is 4 times more likely to become seriously disabled than to die before age 65!
- **The average length of all disabilities lasting longer than three months is 2 years!**
- Each year, while 1 in 18 cars are involved in serious accidents, 1 in 117 people die, and 1 in 219 homes catch fire, 1 in 14 people become disabled!

With such a high chance of becoming disabled, wouldn’t you agree you should safeguard yourself and your family against disability?

Imagine what would happen to your standard of living if you were to become disabled for one to five years, or even longer.

Since your ability to earn an income is one of your most, if not the most, valuable assets, what kind of lifestyle you and your loved ones get to enjoy depends, to a large extent, on this skill. So you should protect it as well as you possibly can.

To learn about the benefits of disability insurance, you can get the special report, *How To Prevent Your Family From Having To Suffer Financial Hardships In Case You Suddenly Become Disabled And Can't Work*. I'll tell you how at the end of this report.

Health Insurance

“In an instant, an accident can change your life forever.”

These powerful words came from Christopher Reeve (the actor who played the man of steel in the movie *Superman*), whose life was drastically changed forever because of a freak horseback-riding accident in 1995. He became paralyzed from the neck down.

With a medical bill of about \$400,000 a year, Reeve was extremely grateful he had excellent health insurance. Otherwise, the horrendous medical expenses would cause enormous financial hardships on his family. And, he wouldn't be able to get the necessary medical care he needs.

What about you?

If you (or a loved one) got into a serious accident or contracted a major illness, would you be able to pay the huge medical expenses? Or, like some families, would the medical bills bankrupt your family?

To discover how health insurance can benefit you, you can get the special report, *How To Make Sure An Accident Or Illness Won't Bankrupt Your Family... And Force You To Suffer Financial Hardships For Life*. I'll tell you how at the end of this report.

Long Term Care Insurance

Check out these frightening statistics...

- **About 22.4 million families are involved in long term home care.**
- There is a 43% chance that a person 65 years or older will eventually enter a nursing home and that the average stay is 3 years.
- **40% of all people who require long term care are under the age of 65.**
- For those 65 and over, nearly half of them may spend time in a nursing home.
- **For married couples, 70% can expect one spouse to enter a nursing home.**
- The average nursing home stay is over 2 1/2 years (which, unfortunately, represents only the time many people receive in home care prior to entering a nursing home).
- **For every person in a nursing home, five people need similar care at home.**
- The average cost of a nursing home is about \$40,000 a year and is increasing at 7% a year.

Now, even if you or a loved one has to stay in a nursing home and pay only the average amount of \$40,000 a year, will you have enough life savings or investments to pay for it? Or will you have to sell your home to pay for your long term care expenses?

To learn about the enormous benefits of long-term care insurance, you can request the special report, *How To Make Sure An Accident Or Illness Won't Force You To Sell Your Home, Investments, And Other Valuable Assets... Just To Pay For Your Long-Term Care*. I'll tell you how at the end of this report.

Now, we'll examine business insurance.

The Most Common Types Of Business Insurance Protection Are:

Business Auto Insurance

Similar to personal auto insurance, business auto insurance protects the vehicles you use in your business as well as the drivers and passengers.

Business Liability Insurance

Liability insurance protects you for the damage or loss you cause to your customers or their property while they're on your premises. For example, if you own a restaurant, and one of your customers falls down and hurts himself or herself and decides to sue you, then your insurance company will pay the judgment... if you're found negligent or guilty.

Business Property Insurance

Property insurance protects your business properties against unfortunate events. For example, if a fire burns down your restaurant, your insurance company will pay for your losses.

Business Crime Insurance

Crime insurance protects your business for losses from robberies or burglaries. For instance, if a thief breaks into your restaurant and steals all the cash in your safe, your insurance company will pay for the losses. Crime insurance also covers your business for losses from forgeries and embezzlements.

Business Interruption Insurance

Business interruption insurance protects your business for loss of profits because of an event that interrupted your business. For example, if a drunk driver smashes his or her car into your restaurant one night and it takes you six months to rebuild or renovate it before you can reopen for business, then your insurance company will give you the money to pay your expenses as well as to cover your potential lost profits.

Professional Liability Insurance

(Also known as Malpractice Insurance and Errors and Omissions (E&O) Insurance)

If you operate a professional practice of any kind, such as a dental, medical, or chiropractic practice, or even a consulting practice like computer, business, or financial planning, then you may consider buying professional liability insurance. It protects you in situations where you're sued for negligence or alleged negligence in performing your professional duties.

Group Health Insurance

Health insurance for you and your staff.

Group Life Insurance

Life insurance for you and your staff.

Again, to learn how life insurance can benefit you, you can ask for the special report, *How To Make Sure Your Spouse And Children Won't Have To Suffer Financial Hardships In Case You Die Prematurely*. I'll tell you how at the end of this report.

Keyperson Insurance

(Also known as Key Employee or Keyman Insurance)

Like many business owners, you may have an employee who is so valuable to your company that if you should lose him or her because of disability or death, then your business will be severely handicapped.

When you're protected with keyperson insurance, if your #1 staff can't work for you anymore because of death or disability, you'll get money from your insurance company to keep your business going until you've found a suitable replacement. (By the way, in many cases, besides your #1 employee, you, your partner, or both of you, may also be the keyperson.)

To learn more about keyperson insurance, you can request the special report, *How To Make Sure Your Business Won't Fail In Case Your Partner Or #1 Employee Dies Or Becomes Disabled*. I'll tell you how at the end of this report.

To learn more about the different types of business insurance, you can get the special report, *How To Make Sure An Unfortunate Event Like Fire, Theft, Or Lawsuit Won't Destroy Your Business... And Your Family's Dreams And Future*. I'll tell you how at the end of this report.

Okay. There you have it. You've just learned the most common types of personal and business insurance available to you. There are many other types of insurance you can buy.

For example, a professional track athlete, tennis player, golfer, baseball, hockey, or basketball player can purchase insurance protection for a specific body part, such as arms, legs, eyes, and so on.

If you own a rare coin or stamp collection, an expensive piece of jewelry or painting, a boat, or a plane, then you can buy insurance protection for them as well. You can even purchase insurance to pay your estate taxes.

Once again, after you've bought the right kind of insurance protection for you, your family, and your valuable assets, you'll gain security and peace of mind.

Many people dislike buying insurance because they're forced to think about negative things, such as death, disability, illness, and so on. And, since they have to share a lot of personal information, some of them put off getting insurance for as long as they possibly can.

Another reason many people don't buy insurance... is they incorrectly think insurance is a cost to be avoided, because they have nothing concrete to show for until a disaster occurs.

If you feel the same way, please listen closely...

**Insurance Is NOT A Cost...
Only NOT Having It Is A Cost!**

As I've shared with you earlier, without the proper insurance protection, if something devastating should happen to you or to your valuable assets, you could lose your home, your business, your car, your life savings, your investments, and everything you now own.

Please understand, getting the right kind of insurance is an important part of your family's financial planning process. And, if you'll let us, we'll help you choose the right insurance protection for you, both personal and business.

Now, even though we may not specialize in all the types of insurance we've discussed, in many cases, we can refer you to other insurance specialists who will be able to help you find the right policy for your particular situation... and at the best possible price.

Congratulations for reading this special report from beginning to end.

By doing so, you've taken a gigantic step toward protecting your family's dreams and future. The next step is to arrange for your *Free, No-Risk And No-Obligation Insurance Analysis*.

With the Financial Analysis, within just half an hour, you'll find out whether you have enough insurance protection for yourself, your family, and your valuable assets. And, if you discover you don't have enough insurance, the right coverage, or are paying too much for the policies you presently have, we'll suggest some options that can improve your situation, protect you and your family properly, and provide you with the best value for your insurance dollar.

To get your Free, *No-Risk And No-Obligation Insurance Analysis*, call us at **330/688-0998** or, if you prefer, fill out the Request Certificate, located on the next page, and fax or mail it to us. And, within 48 hours of receiving your request, we'll call to arrange a time for us to get together.

Let me assure you, during our meeting, you won't be asked to buy anything. In fact, I insist you *leave your checkbook at home!* It isn't important for us to do business now, or even in the future.

The purpose of the *No-Risk And No-Obligation Insurance Analysis* is to help you find out whether the current insurance policies you presently are the right ones for you and at a competitive price.

If our analysis indicates you can obtain better protection for the same price, we'll let you know. And let you decide whether to do business with us or to stay with your present agent and insurance company.

Because we can offer only a limited number of Insurance Analysis each month, to reserve your spot, I urge you to call us today at **330/688-0998** or send us the Request Certificate located on the next page. Remember, there's absolutely no obligation on your part whatsoever.

Warmest regards,

P.P.S. Even if you feel you already have the right insurance protection for yourself, your family, your business, and your valuable assets, getting a professional "second opinion" to confirm your good judgment will give you even more peace of mind. So, arrange for your Free, *No-Risk And No-Obligation Insurance Analysis* today. Call us at **330/688-0998** By the way, if you think some of your relatives, friends, or co-workers would be able to benefit from this special report, tell us their names and addresses. And we'll mail it to each of them and will let them know it's a gift from you. They'll thank you for it.

Your No-Risk And No-Obligation Insurance Analysis Request Certificate

YES! I want to get together with you to make sure I have the right insurance protection for myself, my family, and my valuable assets. I understand, during our meeting, I won't be asked to buy anything, and there will be no pressure whatsoever. The purpose of our meeting is simply for you to share some important information with me.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

The best day and time to reach me is: Day: _____ Time: _____

I currently own these insurance policies (please check all that apply):

Automobile: _____
Motorcycle: _____
Misc. Vehicle _____
Homeowner: _____
Life: _____
Business: _____

Other: _____

Comments: _____

To get your Free, No-Risk And No-Obligation Insurance Analysis...

1. Fax this certificate to **330/773-6935**...
2. Call **330/688-0998** Or...
3. Mail this certificate to:

ANGLE INSURANCE SOLUTIONS
4301 Darrow Rd., Suite 4200 **Stow OH 44224**
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