[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Protecting Your Home and Your Income

Dear [Client Name],

Your mortgage is likely your biggest financial commitment. While most homeowners carry insurance to protect the physical structure of their home, many overlook the most critical asset required to pay for it: their ability to earn an income.

I am writing to introduce an integrated solution that combines **Mortgage Protection** with **Disability Income Insurance**. This dual approach ensures that if you are unable to work due to an illness or injury, your monthly mortgage payments remain covered.

Key benefits of this integrated plan include:

- **Mortgage Payoff:** Provides a lump sum to pay off or significantly reduce your mortgage balance in the event of death.
- **Monthly Disability Benefit:** Replaces a portion of your income to cover mortgage installments and living expenses if you become disabled.
- **Financial Independence:** Prevents the need to deplete your savings or retirement accounts during a recovery period.
- **Flexible Coverage:** Plans can be tailored to match your specific mortgage term and monthly budget.

We often assume a disability won't happen to us, but the financial impact of even a short-term leave can be devastating to a household budget. By integrating these two protections, you secure both your family's home and your future financial stability.

I would appreciate the opportunity to provide you with a personalized quote. Please contact me at [Phone Number] or [Email Address] to schedule a brief consultation.

Sincerely,

[Your Name]
[Your Title]
[Company Name]