

**EMPLOYEE ANNOUNCEMENT LETTER:
MORE THAN ONE PROGRAM**

Dear Employee:

You now have the opportunity to purchase valuable group insurance that will help protect you and the people closest to you. These affordable group insurance products are brought to you by CNA, an insurance organization that provides group insurance to millions of employees and their families.

It's not pleasant to think about, but accidents, death and disabling injuries are facts of life. Just consider these statistics:

- A fatal injury occurs every five minutes, and a disabling injury occurs every 1.5 seconds.
- Disability is 16 times more likely than death to cause mortgage foreclosures, and nearly half of all foreclosures occur after homeowners become disabled.
- Fifty-four million Americans—one in five—have a disability.

These tragic events can bring financial devastation as well as emotional issues for survivors. **Buying these insurance plans now would provide money that would help your family if you were to die, have an accident or experience a severe injury.**

This is group insurance—rates are affordable compared to individual insurance and offer value to you and your family.

Please plan to attend the group insurance enrollment meeting enrollment meeting on <date> at <time> in <meeting location>.

At the meeting, you will receive complete information about the plans, including the amount of insurance you may purchase and the cost. You will also have an opportunity to have your questions answered by trained CNA enrollment staff.

The meeting will take about <length> and will give you an opportunity to protect those you love. I urge you to attend the meeting and learn more about these important benefits.

Sincerely,

Employer

Statistics are from the National Safety Council—Report on Injuries in America 2000 (www.nsc.org/library/rept2000.htm), the Federal Housing Administration and the St. Louis Dispatch. Group AD&D insurance may be underwritten by Continental Assurance Company or CNA Group Life Assurance Company, two CNA companies. CNA is a registered service mark, trade name and domain name of CNA Financial Corporation. Coverages, features and/or underwriting company may vary by state. This letter is for illustrative purposes only and is not a contract. Only the insurance policy can provide actual terms, coverages, amounts, conditions and exclusions.

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