

```

<html>

<head>

<title></title>

</head>

<head><meta charset="utf-8"><!-- utf-8 works for most cases -->

<meta name="viewport" content="width=device-width, initial-scale=1.0">

<!-- Forcing initial-scale shouldn't be necessary -->

<meta http-equiv="X-UA-Compatible" content="IE=edge">

<!-- Use the latest (edge) version of IE rendering engine -->

<!-- The title tag shows in email notifications, like Android 4.4. --><!-- Please use an inliner tool to
convert all CSS to inline as inpage or external CSS is removed by email clients --><!-- important in CSS is
used to prevent the styles of currently inline CSS from overriding the ones mentioned in media queries
when corresponding screen sizes are encountered --><!-- CSS Reset -->

<style type="text/css">

/* What it does: Remove spaces around the email design added by some email clients. */ /* Beware: It can
remove the padding / margin and add a background color to the compose a reply window. */ html, body
{

    Margin: 0 !important;

    padding: 0 !important;

    height: 100% !important;

    width: 100% !important;

} /* What it does: Stops email clients resizing small text. */

* {

    -ms-text-size-adjust: 100%;

    -webkit-text-size-adjust: 100%;

} /* What it does: Forces Outlook.com to display emails full width. */

.ExternalClass {

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width: 100%;
} /* What it does: Centers email on Android 4.4 */
div[style*="Margin: 16px 0"] {
    Margin: 0 !important;
} /* What it does: Stops Outlook from adding extra spacing to tables. */
table, td {
    mso-table-lspace: 0pt !important;
    mso-table-rspace: 0pt !important;
} /* What it does: Fixes webkit padding issue. Fix for Yahoo mail table alignment bug. Applies table-layout
to the first 2 tables then removes for anything nested deeper. */
table {
    border-spacing: 0 !important;
    border-collapse: collapse !important;
    table-layout: fixed !important;
    Margin: 0 auto !important;
}
table table table {
    table-layout: auto;
} /* What it does: Uses a better rendering method when resizing images in IE. */
img {
    -ms-interpolation-mode: bicubic;
} /* What it does: Overrides styles added when Yahoo's auto-senses a link. */
.yshortcuts a {
    border-bottom: none !important;
} /* What it does: Another work-around for iOS meddling in triggered links. */
a[x-apple-data-detectors] {

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    color: inherit !important;
}
</style>
<!-- Progressive Enhancements -->
<style type="text/css">
/* What it does: Hover styles for buttons */ .button-td, .button-a {
    transition: all 100ms ease-in;
}
.button-td:hover, .button-a:hover {
    background: #555555 !important;
    border-color: #555555 !important;
} /* Media Queries */

@media screen and (max-width: 600px) {
.email-container {
    width: 100% !important;
} /* What it does: Forces elements to resize to the full width of their container. Useful for resizing images
beyond their max-width. */
.fluid, .fluid-centered {
    max-width: 100% !important;
    height: auto !important;
    Margin-left: auto !important;
    Margin-right: auto !important;
} /* And center justify these ones. */
.fluid-centered {
    Margin-left: auto !important;
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    Margin-right: auto !important;
} /* What it does: Forces table cells into full-width rows. */

.stack-column, .stack-column-center {
    display: block !important;
    width: 100% !important;
    max-width: 100% !important;
    direction: ltr !important;
} /* And center justify these ones. */

.stack-column-center {
    text-align: center !important;
} /* What it does: Generic utility class for centering. Useful for images, buttons, and nested tables. */

.center-on-narrow {
    text-align: center !important;
    display: block !important;
    Margin-left: auto !important;
    Margin-right: auto !important;
    float: none !important;
}

table.center-on-narrow {
    display: inline-block !important;
}

}

</style>

<body bgcolor="#e0e0e0" style="margin: 0px; cursor: auto;" width="100%" yahoo="yahoo">
```

```
<table bgcolor="#e0e0e0" border="0" cellpadding="0" cellspacing="0" height="100%" style="border-collapse:collapse;" width="100%">
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<tbody>
```

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<tr>
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<td><table align="center" bgcolor="#ffffff" border="0" cellpadding="0" cellspacing="0" class="email-container" width="600px">
```

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<tbody>
```

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<tr>
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```
<td align="left" style="color: rgb(119, 119, 119); font-family: Arial, Helvetica, sans-serif; font-size: 14px; padding-left: 50px; padding-right: 50px;" valign="top"><table align="center" style="color: rgb(119, 119, 119); font-family: Arial, Helvetica, sans-serif; font-size: 14px;" width="500">
```

```
<tbody>
```

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<tr>
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```
<td valign="top"><br>
```

```
<h3 style="color: #0057b8"><strong>Dear <span style="background-color: #FFFF00">[-ClientFirstName-]</span>,</strong></h3>
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<p>I hope this message finds you well. At <span style="background-color: #FFFF00">[Your Insurance Agency's Name]</span>, we are committed to continuously enhancing our portfolio of insurance solutions to better serve your needs. </p>
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<p>We are thrilled to announce the addition of our latest product group - individual supplemental health plans from Arch Insurance, an award-winning leader in the insurance industry.</p>
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<p> Medical expenses such as co-pays, deductibles, and out-of-network expenses can take you by surprise;
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but we an individual supplemental health plan may help you stay prepared. We suggest you consider purchasing one of the
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following plans to help with costs associated with an unexpected <span style="background-color: #FFFF00">[accident], [critical
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illness], or [hospital stay]</span>.
```

```
</p>
```

Accidental

Death

Accidents can happen at any time, and having additional coverage in place can make a huge difference

for your loved ones. Accidental Death coverage available through [insert agency name] offers coverage

amounts in multiples of \$50,000—up to \$300,000—and is guaranteed issue, so there's no medical exam or health questions required.

Even if you already have life insurance, this affordable plan may add an extra layer of coverage for

accidental deaths, ensuring your family receives additional insurance proceeds to help alleviate financial burdens.

Accidental Death

& Severe Injury

Accidents can happen at any time, and having additional coverage in place can make a huge difference for your loved ones. Accidental Death & Severe Injury coverage available through [insert agency name] offers coverage amounts in multiples of \$50,000—up to \$300,000—and is guaranteed issue, so there's no medical exam or health questions required.

Severe injury coverage provides protection for loss of limbs, as well as loss of sight, speech or hearing, and paralysis, and even if you already have life insurance, this affordable plan may add an extra layer of coverage for accidental deaths.

Accident Medical

Expense

Accidents happen when you least expect them, but you shouldn't have to worry about the medical bills! Our Accident Medical Expense coverage is designed to help cover out-of-pocket costs such as deductibles, copays, and other expenses after an injury.

Whether it's a broken bone or a trip to the ER, this plan can help cover out of pocket expenses arising from the unexpected. Stay prepared with affordable accidental injury protection today! </p>

<p style="color: #0057b8"> Accident Medical Expense & Critical Illness </p>

<p>This plan combines accident coverage with critical illness protection to help provide additional coverage for the expenses resulting from unexpected injuries and life-altering diagnoses such as heart attack, cancer, stroke and more. It helps cover medical bills so you can focus on recovery. </p>

<p style="color: #0057b8"> Accident Medical Expense, Critical Illness & Hospital Indemnity </p>

<p>Our full package of supplemental health insurance offers accident medical expense reimbursement, critical illness, and daily cash indemnity benefits when hospitalized for an Accident or Sickness. This combination provides a broad coverage that helps cover unexpected out of pocket costs without tapping into your savings—whether you're in the ER because of an accidental injury or facing a critical life changing diagnosis from a covered illness. </p>

<p style="color: #0057b8"> Accident & Sickness Hospital Indemnity </p>

<p>For additional coverage when a hospital stay is needed, whether due to an accident or illness, this plan provides a daily indemnity benefit amount that helps you cover out-of-pocket expenses for which you may not have budgeted. </p>

<p style="color: #0057b8"> Critical Illness & Hospital Indemnity</p>

<p> A serious illness or unexpected hospital stay may create financial hardships—but with our Critical Illness and Hospital Indemnity plan, you'll have the funds to cover your out-of-pocket expenses when you need it most. This plan provides a cash benefit to help cover costs if you're diagnosed with a critical illness like

cancer, heart attack, or stroke. It also provides a daily benefit amount when you are hospitalized due to illness or injury that can be used to cover out-of-pocket expenses.</p>

Hospital Indemnity</p><p>A serious illness or unexpected hospital stay may create financial hardships—but with our Hospital

Indemnity plan, you'll have the funds to cover your out-of-pocket expenses when you need it most. This plan provides a daily cash benefit to help cover costs if you're hospitalized due to illness or injury.</p>

 </p>

<p>Don't wait until it's too late—click here to get a quote or call [Broker Name] at [Broker Phone Number] for personalized advice! </p>

<p align="center" >

You will need to adjust the link above so it directs to your own website. </p>

<p>Our team of experienced insurance professionals is ready to work with you.

If you would like to learn more about an individual supplemental health plan, please contact us at [Broker Contact Information]. Thank you for entrusting us with your insurance needs. </p>

<p>Warm regards,

[Your Name]

[Your Title]

[Your Insurance Agency's Name]

[Your Contact Information]

 </td>

</tr>

</tbody>

</table></td>

</tr>

<tr>

<td style="padding: 10px 10px 10px 10px;font-size: 12px; font-family: sans-serif; mso-height-rule: exactly; line-height:18px; text-align: center; color: #888888;">

Policy benefits described herein are supplement health insurance and are NOT a substitute for major medical or other comprehensive health insurance coverages. Policyholders must attest that they, and any other individual for whom they are purchasing coverage, have minimum and essential major medical coverage as required by the Affordable Care Act.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.

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</table></td>

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</table>

</body>

</html>