

Many consumers want to add additional life insurance coverage to offset dismal interest rates and investment results or because they feel they need more due to the uncertain climate since September 2001. To give you the competitive edge, CNA is reinstating the Challenge, with the new and improved Challenge Program 2002.

# Challenge Program provides a painless way to update insurance

## CNA coverage without the hassles or needles

CNA's Challenge Program allows clients who had policies issued preferred with other eligible companies or with CNA in the past 2-4 years to buy a new CNA term life product without having to undergo more medical testing.

The program is ideal for customers who have put off updating their insurance policies because they are fearful of facing needles, tests and doctors, or want to avoid the hassle and inconvenience. Review your client list and contact:

- Clients who need additional coverage or newer policies
- Clients who are involved in business arrangements, such as buy-sell agreements where the company's assets have increased
- Policyowners who have added or lost a spouse
- Policyowners who have become parents, have more children or have children attending college
- Policyowners who have increased or decreased their personal net worth

For more information on the Challenge Program, call your MGA or LSO office. A copy of the required Challenge Program Confirmation is on the agent Web site at <http://agents.cnalife.com>.

