

# SAMPLE CLIENT LETTER

<<Advisor Name>>  
<<Business Name>>  
<<Street Name>>  
<<City, State, ZIP>>  
<<DATE>>

<<Client Name>>  
<<Street Address>>  
<<City, State, Zip>>

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Dear Valued Client,

All assets need to be reviewed periodically to see if you are on track to meet your financial objectives and Life Insurance is no different.

Your reason for having a specific amount or kind of Life Insurance may have changed. Or the purpose for your Life Insurance may have changed from family protection to estate liquidity, or perhaps to provide supplemental retirement income. In this current financial environment of prolonged lower interest rates, it is advisable to review your current policies to make certain that your Life Insurance is on track to meet your goals.

I am pleased to provide at no cost a Life Insurance Professional Analysis and Review. This will assist in focusing on your current Life Insurance needs and determining what changes, if any, need to be made in your existing coverage. If your Life Insurance needs are unchanged, or are being met by your existing policies, you will have the comfort of affirming this. If not, I can offer suggestions to bring your insurance plans in line with your goals.

I will be calling you in the next few days to schedule a time for us to analyze your Life Insurance needs. Thank you for your continued business.

Sincerely,

John Doe

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Dear Valued Client,

As your insurance professional, I wanted to share some very important information in regards to Life Insurance products. Policy owners of a Whole Life or Universal Life plan purchased in the early '80s to late '90s may be in for a rude awakening. Interest rates have plummeted to the lowest mark in some 40 to 50 years, at the same time many Life carriers are dramatically raising internal charges on these plans. This hidden rate hike is aimed at existing customers while new clients are rewarded with much more competitive rates. This means that there are a lot of policies out there that need to be reviewed.

Current Life products use new, dramatically improved mortality tables for the cost of insurance. This can significantly reduce these clients' premium payments. Current policies are designed for a guaranteed market so it takes away the risk of policy lapse from diminished interest rates and higher internal policy charges. Preferred Plus and Preferred underwriting classes have become available and underwriting as a whole is stronger from medical advances. Many carriers are also offering rate reduction programs for the purchase of permanent business.

I am pleased to provide you at no cost a Life Insurance Professional Analysis and Review. This will assist in focusing on your current Life Insurance needs and determining what changes, if any, need to be made in your existing coverage.

I will be calling you in the next few days to schedule a time for us to analyze your Life Insurance needs. Thank you for your continued business.

Sincerely,

John Doe

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Dear Valued Client,

Over the course of your life, your priorities and circumstances change. Things happen that make you stop, think and ask yourself questions like:

- What if I died last night? Would my family be taken care of?
- Is my “financial house” in order?
- Will my current financial plan meet my goals?

If you are unsure about your answers to any of these questions, now might be a good time to consider a Life Insurance Professional Analysis and Review. Conducting a review will give you a chance to re-evaluate your current financial objectives and help give you peace of mind.

I would welcome the opportunity to show you how a complimentary Life Insurance Professional Analysis and Review can be instrumental in helping you determine that your financial objectives are being met. I will give you a call in the next few days to set up a time that will suit your schedule.

Thank you for your continued support.

Sincerely,

John Doe

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