

Policy Review Letter

Date:

Dear (Client):

First, let me thank you for our continuing relationship. We appreciate the opportunity to be of service.

NAME, I'm sure, as most of my clients, you own life insurance. Like any asset, your life insurance coverage should be reviewed periodically. You want to be sure that the coverage you may have purchased in the past is competitively priced and consistent with who and where you are now.

As we know, life changes over time...and the your reasons for having the amount and type of coverage may have changed too. Further, the life insurance industry itself continues to change with premiums continuing to decline and benefit increase.

Whatever the reason, it's a good idea to review your current policies to make sure that your life insurance is on track to meet your goals.

That's why we're pleased to announce our Life Insurance Analysis and Review service. An objective process for accessing your options. It's an easy way for you to bring clarity to your life insurance picture. If your needs are unchanged or are being appropriately met, you enjoy the comfort of affirming your current coverage. If they are not, I can offer suggestions to improve your coverage.

I'll call in the next few days to discuss. As always, it's a pleasure working with you.

Sincerely,

Name

Policy Review Letter #2

Date:

Re: *Get a fresh perspective on your life insurance*

Dear (Client):

When you purchased your life insurance policies your policy proposal made certain assumptions about policy charges, interest rates, planned premiums and other issues. But, as we know, things change. The original reason you purchased your policy may still exist, yet your needs may have changed, requiring more or less coverage. Further, the life insurance industry continues to change. Interest rates are lower, people are living longer resulting in reduced mortality costs, and investment losses...all have impacted life insurance company's rates they charge you.

In short, premiums continue to decline in many products and benefits increase.

Whatever the reason, it's a good idea to review your current policies to make sure that your life insurance is on track to meet your goals.

That's why we're pleased to announce our Life Insurance Analysis and Review service. An objective process for accessing your options. It's an easy way for you to bring clarity to your life insurance picture. If your needs are unchanged or are being appropriately met, you enjoy the comfort of affirming your coverage. If they are not, I may be able to offer suggestions to improve your benefits or save your money or both.

I'll call in the next few days to discuss. As always, it's a pleasure working with you.

Sincerely,

Name