

SAMPLE

YOUR LETTERHEAD GOES HERE

November 6, 2014

Valued Client
Address1
Address2

Dear Valued Client:

First, I want to thank you for your continued business with XYZ Insurance and secondly I want to take this opportunity to introduce you to a service XYZ Insurance is initiating on behalf of our existing life insurance clients - a Life Insurance Review.

I believe that one of the key fiduciary responsibilities of my agency is to conduct a periodic review of your life insurance policies to ensure that your policies are keeping up with the current interest environment and the many changes within the insurance industry.

In keeping with this fiduciary responsibility, I would like to request an in-force illustration on your current life insurance policy. This allows us to determine how long your policy will stay in-force with your current premium payments and find out if we can reduce your current premium, keep the same death benefit, and or increase your current death benefit by utilizing the same amount of current premium.

*Please be advised that this is a review of your current policy and **NO ACTIONS** will be taken without your direct approval. There are **NO FEES OR OBLIGATIONS** to you for having my office review your current life insurance policies.*

As a part of this review process, I have included an in-force illustration request form that my office will fax directly to the insurance company. It requires you to do two things: 1) sign the bottom signature line, and 2) mail or fax the signed form back to my office.

I want to thank you for your continued business with our XYZ Insurance Agency, and I encourage you to contact me if you have questions about this life insurance service.

Sincerely,

XYZ Advisor