

Dear

Change has a ripple effect that touches many aspects of our lives, especially our finances. A variety of factors can affect your current financial strategy without you even realizing it. The list begins – but certainly doesn't end – with life events such as:

- Marriage
- Birth or adoption
- Purchase of a new home
- Receiving an inheritance
- Beginning a new job
- Increased/decreased debt load

Because change is constant, it's natural to forget about the impact it can have on our long-term financial strategy. That's why annual financial reviews are so important.

A thorough financial review should include your life insurance policies. Sometimes such a review may reveal a need for change in coverage ... but it may also reveal opportunities for cost savings!

Because you're a valued client, I'd be happy to meet with you for a complimentary life insurance policy review, and help you review your long-term financial strategy. Please call me at _____ at your earliest convenience to schedule an appointment.

Sincerely,