

[Client Name]
[Client Address]
[Client Address]
[City, State ZIP]

Dear [Client first name],

This letter is being sent to you because you have a life insurance policy with [company name]. As your life insurance agent with [**company name**], I want to inform you of an important issue: you may outlive your current life policy. Please call our office at your convenience to schedule an appointment for a *policy review*.

I understand how very important your life insurance policy is to you and your family, and I am dedicated to making sure it will continue to meet your goals. A *policy review* will have four potential outcomes:

1. No changes are needed at this time.
2. Your life insurance coverage meets your needs and you have the opportunity to lower your premium payments or improve the coverage.
3. You find your life insurance coverage is exceeding your needs and you can reduce the coverage.
4. Your coverage no longer meets your current needs, in which case, I can work with you to determine your best strategy.

I look forward to meeting with you to evaluate the present policy you have with [**company name**].

Sincerely,

[Agent Name]
[Company Name]
[Address]
[City, State Zip]
[Phone Number]
[Email Address / Website]