

[Date]
[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Annual Financial Review and Mortgage Refinancing Analysis

Dear [Client Name],

I am writing to schedule your annual financial review for the year [Year]. As part of our commitment to your long-term financial health, I would like to review your current portfolio and discuss any changes in your financial goals.

In addition to our standard review, I have been monitoring the current interest rate environment. Based on your existing mortgage terms, you may be eligible for a refinancing opportunity that could:

- Lower your monthly mortgage payments
- Reduce your loan term
- Consolidate high-interest debt
- Access equity for home improvements or investments

I have prepared a preliminary analysis of how a refinance could impact your overall financial plan. During our meeting, we can compare your current mortgage with available market rates to determine if a change is beneficial for you.

Please let me know your availability for a brief meeting or phone call next week. You can reach me at [Phone Number] or [Email Address].

I look forward to helping you optimize your finances.

Sincerely,

[Your Name]
[Your Title]
[Company Name]