

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

Subject: Protecting Your Future Wealth through Umbrella Liability Coverage

Dear [Client Name],

As we continue to manage and grow your investment portfolio, it is equally important to focus on wealth preservation. While your current home and auto policies provide foundational protection, they often have coverage limits that may leave your total assets exposed in the event of a significant legal claim or lawsuit.

To ensure your long-term financial security, I recommend implementing a **Personal Umbrella Insurance Policy**. This coverage acts as an extra layer of protection, picking up where your standard policies leave off. In today's litigious environment, an umbrella policy is one of the most cost-effective ways to safeguard your savings, retirement accounts, and future earnings from unforeseen liabilities.

Key benefits of this strategy include:

- **Asset Shielding:** Protects your net worth from large court judgments.
- **Legal Defense Coverage:** Covers attorney fees and legal costs, which are often outside of policy limits.
- **Comprehensive Protection:** Provides worldwide coverage for incidents involving your property, vehicles, or personal actions.

I would like to schedule a brief call to review your current liability limits and ensure your wealth preservation strategy is complete. Please let me know a time that works best for you, or feel free to contact my office directly.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title/Company Name]