[Date]

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

Dear [Client Name],

Subject: Protecting Your Assets and Future Earnings

As your trusted insurance partner, I regularly review your portfolio to ensure your family and assets are fully protected. While your current home and auto policies provide essential coverage, there is often a gap when it comes to significant legal liabilities.

In today's environment, a single accident or unforeseen lawsuit can result in a judgment that exceeds standard policy limits. Without an additional layer of protection, your savings, home equity, and future wages could be at risk.

I am recommending a **Comprehensive Wealth Protection Umbrella Policy** for the following reasons:

- **Extended Liability:** It provides $1 million to $5 million (or more) in coverage beyond your primary policies.
- **Legal Defense Coverage:** It pays for legal fees and court costs, which can be substantial regardless of the outcome.
- **Broad Protection:** It covers incidents that may not be included in your standard policies, such as libel, slander, or incidents occurring while traveling abroad.
- **Affordability:** Most umbrella policies offer high-value protection for a relatively low annual premium.

I would like to schedule a brief five-minute call to discuss how this coverage integrates with your existing plan. Please let me know if [Day of Week] at [Time] works for you, or feel free to call me directly at [Phone Number].

Thank you for your continued trust in our services.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Email Address]