

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

Thank you for trusting [Agency Name] with your insurance needs. We appreciate your continued business and want to ensure your current coverage still aligns with your lifestyle and goals.

It is time for your **Annual Policy Review**. Since we last spoke, you may have experienced life changes-such as a new home, marriage, a career shift, or growing your family-that could impact your insurance requirements.

In addition to reviewing your existing policies, I would like to discuss the importance of **Term Life Insurance**. While your current property and casualty coverage protects your assets, life insurance protects the people who matter most. A Term Life policy is an affordable way to:

- Provide mortgage protection for your family.
- Cover future education costs for your children.
- Replace lost income in the event of an unexpected tragedy.

I will be calling you on [Day of Week] at [Time] to conduct a brief review. If another time works better for you, please contact me at [Phone Number] or [Email Address] to reschedule.

We look forward to speaking with you and ensuring you have total peace of mind.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Website]