

[Date]

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

Subject: Important Update Regarding Your Life Insurance Policy #[Policy Number]

Dear [Client Name],

Thank you for choosing [Company Name] for your life insurance needs. We appreciate the trust you have placed in us to help protect your family's financial future.

As you are currently covered under a term life insurance policy, I am writing to inform you of new options available to upgrade or enhance your current coverage. Life changes such as a new home, career growth, or family additions often mean that your original coverage may no longer be sufficient.

Depending on your current policy, you may be eligible to:

- Increase your total death benefit to better protect your loved ones.
- Convert a portion of your term policy into permanent coverage with locked-in rates.
- Add new riders for living benefits, such as critical illness or disability protection.

In many cases, these upgrades can be processed with simplified underwriting, meaning you may not need a new medical exam.

I would like to schedule a brief 10-minute review to discuss your current goals and ensure your coverage is still aligned with your needs. Please contact me at [Phone Number] or [Email Address] at your earliest convenience.

We look forward to continuing to serve you.

Sincerely,

[Agent Name]
[Title]
[Company Name]