

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Comprehensive Term Life Insurance Proposal

Dear [Client Name],

Thank you for the opportunity to discuss your financial security needs. Based on our recent consultation, I have prepared a comprehensive term life insurance proposal designed to provide maximum protection for your family and beneficiaries.

**Policy Highlights:**

- **Death Benefit:** \$[Amount]
- **Policy Term:** [Number of Years] years
- **Monthly/Annual Premium:** \$[Amount]
- **Underwriter:** [Insurance Company Name]

**Included Features & Riders:**

- **Accelerated Death Benefit:** Provides early access to funds in the event of a terminal illness diagnosis.
- **Waiver of Premium:** Ensures coverage continues without payment if you become totally disabled.
- **Convertibility Option:** Allows you to convert this term policy into a permanent life insurance policy in the future without a medical exam.

This proposal offers a fixed premium rate that is guaranteed not to increase during the selected term. This ensures your loved ones are protected against the loss of income, mortgage obligations, and educational expenses.

I have attached the formal illustration and application forms to this letter. Please review these documents and let me know if you would like to proceed with the medical underwriting process or if you have any questions regarding the coverage details.

I look forward to helping you secure your family's future.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Phone Number]  
[Your Email Address]