

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

[Date]

[Recipient Name]
[Recipient Title/Relationship]
[Address]
[City, State, Zip Code]

Subject: Comprehensive Coverage Gap Analysis and Personal Life Update

Dear [Recipient Name],

I am writing to provide you with a comprehensive update regarding my current personal circumstances and a detailed analysis of the gaps identified in my existing coverage. As life transitions occur, it has become necessary to evaluate whether my current protections align with my future goals and responsibilities.

Personal Life Update:

Recently, there have been significant changes in my life, including [mention changes such as marriage, birth of a child, new home, or career shift]. These milestones have prompted me to reconsider my long-term financial security and the well-being of my dependents. My primary focus is now on ensuring that [mention specific goal, e.g., mortgage protection, educational funding, or retirement stability] is fully secured.

Coverage Gap Analysis:

Upon reviewing my current policies, I have identified the following areas where coverage is insufficient or entirely absent:

- **Income Protection:** My current disability and life insurance levels do not adequately cover [Number] years of replaced income.
- **Liability Exposure:** There is a potential shortfall in my personal liability limits considering my recent asset growth.
- **Specific Risks:** I have noted a lack of coverage for [Specific Risk, e.g., critical illness, long-term care, or specific property hazards].
- **Inflation Adjustment:** My older policies have not been adjusted to account for the rising costs of living and healthcare.

Proposed Next Steps:

Based on this analysis, I am looking to [mention action, e.g., increase policy limits, add new riders, or consolidate plans]. I would like to schedule a time to discuss how we can bridge these gaps effectively to ensure total peace of mind for myself and my family.

Thank you for your time and for assisting me in securing my future. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]