

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

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

Subject: Important: End-of-Year Financial Planning and Life Insurance Review

Dear [Recipient Name],

As we approach the end of the year, it is an ideal time to review your financial health and ensure your long-term goals are on track. Taking a few moments now to assess your situation can help you start the new year with confidence and security.

Effective financial planning involves more than just savings and investments; it requires a solid safety net. Life insurance is a critical component of this foundation. It ensures that your loved ones are protected and that your financial legacy is preserved regardless of what the future holds.

I recommend reviewing the following areas before December 31st:

- **Life Milestones:** Have you experienced marriage, the birth of a child, or a new home purchase this year?
- **Coverage Adequacy:** Does your current life insurance policy reflect your current income and debt levels?
- **Beneficiary Designations:** Are your beneficiary choices up to date on all accounts and policies?
- **Tax Strategies:** Are you maximizing contributions to retirement accounts or considering the tax advantages of certain insurance products?

If you would like to schedule a brief consultation to review your personal life insurance coverage or discuss your year-end financial strategy, please contact me at [Phone Number] or [Email Address].

Thank you for your trust. I look forward to helping you secure your financial future.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Credentials]