[Date]

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

Subject: Annual Policy Review and Income Protection Update

Dear [Client Name],

It is time for our annual review of your current insurance portfolio. The purpose of this meeting is to ensure your coverage still aligns with your financial goals and to account for any life changes that occurred over the past year.

During this year's review, I would specifically like to discuss a critical component of financial security: Disability Income Insurance. While most people insure their homes and cars, many overlook their most valuable asset-their ability to earn an income. We will evaluate how your household would manage expenses if an illness or injury prevented you from working.

I have outlined the main topics for our discussion below:

- Review of current policy beneficiaries and coverage amounts.
- Updates on any life changes (new home, marriage, career changes).
- Introduction to disability income protection options.
- Gap analysis of your current employer-provided benefits.

I will call your office on [Day of Week] to schedule a convenient time for us to meet. Alternatively, you can reach me at [Phone Number] or [Email Address] to book an appointment.

I look forward to catching up and ensuring your financial plan remains on track.

Sincerely,

[Your Name]
[Your Title]
[Company Name]