[Date]

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

Dear [Client Name],

I value the trust you have placed in me to help protect your [Current Policy Type, e.g., Home or Auto]. While we have secured your physical assets, I want to ensure we are protecting your most valuable asset of all: your ability to earn an income.

If an unexpected illness or injury prevented you from working tomorrow, how long would you be able to maintain your current lifestyle and pay your monthly bills? Most employer-provided plans only cover a portion of your salary, leaving a significant "income gap."

Disability income insurance acts as a safety net for your paycheck. It provides you with a monthly benefit to help cover expenses such as:

- Mortgage or rent payments
- Utility bills and groceries
- Car payments and insurance
- Student loans or childcare

As your agent, I can help you find a plan that fits your budget and ensures your financial goals remain on track, even if you are unable to work. It is much more affordable than most people realize.

I will follow up with you in a few days to discuss this further. However, if you would like to review your options sooner, please call me at [Phone Number] or email me at [Email Address].

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]