[Date]

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

Dear [Client Name],

Happy early birthday! As you prepare to celebrate your [Age, e.g., 40th/50th] birthday, it is a perfect time to reflect on your achievements and look ahead to your future goals.

Reaching a milestone birthday often brings changes in financial responsibilities and income levels. While you have worked hard to build your lifestyle, have you considered how you would maintain it if an unexpected illness or injury prevented you from working?

Your ability to earn an income is your most valuable asset. Disability Income Insurance provides a monthly benefit to help cover your mortgage, utilities, and daily expenses if you become unable to work. As you enter this next decade, ensuring your paycheck is protected is one of the smartest financial moves you can make.

I would appreciate the opportunity to review your current coverage and show you how affordable a supplemental disability policy can be at your current age.

I will follow up with you next week to see if we can schedule a brief 10-minute call. In the meantime, please feel free to reach me at [Phone Number] or [Email Address].

Wishing you a wonderful birthday celebration!

Sincerely,

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