[Date]

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

Dear [Client Name],

As an executive, your specialized skills and professional experience are your most significant financial assets. While most professionals have basic group disability coverage through their employer, these plans often leave high-earning individuals with a substantial "income gap" due to monthly benefit caps and tax implications.

I am writing to bring your attention to the importance of Executive Income Replacement planning. This strategy is designed to protect your lifestyle and future financial goals by securing a higher percentage of your total compensation-including bonuses and commissions-should you become unable to work due to an illness or injury.

Standard coverage may only protect a fraction of your actual earnings. An individual supplemental policy ensures that:

- Your full earning potential is insured beyond standard corporate limits.
- The policy is portable and remains with you regardless of your employer.
- Benefits are generally received tax-free when premiums are paid with after-tax dollars.

I would appreciate the opportunity to perform a brief audit of your current coverage to identify any potential exposure. I will follow up with your office next week to see if we can schedule a ten-minute introductory call.

Sincerely,

[Your Name]
[Your Title]
[Your Phone Number]
[Your Email Address]