[Date]

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

Subject: Protecting your growing family's future

Dear [Client Name],

Congratulations on the recent addition to your family! As your household grows, so do your responsibilities and the need for comprehensive financial security.

While you already trust us with your [Current Policy Type, e.g., Auto or Home] insurance, we want to ensure your family is protected from every angle. Our "Complete Protection" plan is designed specifically for growing families to bridge the gaps in your current coverage.

We recommend reviewing the following essential protections:

- **Life Insurance:** To ensure your children's future education and living expenses are secured.
- **Disability Income:** To replace lost wages if you are unable to work due to illness or injury.
- **Umbrella Liability:** To provide an extra layer of protection for your increasing assets.

Bundling these policies not only simplifies your life but may also qualify you for significant multi-policy discounts.

I would love to schedule a 10-minute call to discuss how we can tailor these options to fit your new budget and family needs. Are you available on [Day] at [Time]?

Best regards,

[Agent Name]
[Agency Name]
[Phone Number]
[Email Address]