[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name]
[Business Name]
[Recipient Address]
[City, State, Zip Code]

Dear [Recipient Name],

As a small business owner, your ability to generate income is likely your most valuable asset. While many business owners focus on protecting physical assets like equipment or property, the financial impact of a long-term illness or injury on personal and business cash flow is often overlooked.

I am writing to share a Disability Income Strategy designed specifically for business owners to address three critical areas:

- **Personal Income Protection:** Ensuring your family's lifestyle continues if you are unable to work.
- **Business Overhead Expense:** Covering fixed costs such as rent, utilities, and employee salaries while you recover.
- **Buy-Sell Funding:** Providing the liquidity necessary for a partner to buy out your interest should a disability become permanent.

Traditional group policies often fall short for business owners because they may not account for K-1 income or business expenses. Our strategy focuses on tax-efficient ways to bridge these gaps and ensure your business remains a going concern regardless of your health.

I would appreciate the opportunity to discuss how these strategies can be tailored to your specific business structure. I will follow up with a brief call on [Day of week] to see if you are open to a 15-minute consultation.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]