[Your Name/Agency Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Date]

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

Dear [Client Name],

Thank you for being a valued life insurance client. As we continue to work together to protect your family's future, I am writing to introduce a way to further strengthen your financial security: the **Fixed Annuity**.

In today's unpredictable market, many of my clients are looking for ways to grow their savings without risking their principal. A Fixed Annuity offers several key benefits:

- **Guaranteed Interest:** Your money earns a set rate of interest for a specific period.
- **Tax-Deferred Growth:** You do not pay taxes on your earnings until you make a withdrawal.
- **Principal Protection:** Your initial investment is protected from market volatility.
- **Reliable Income:** You can convert your balance into a steady stream of income for retirement.

Because I am already familiar with your current insurance coverage, I would like to show you how a Fixed Annuity can complement your existing financial plan.

I will follow up with you next week to see if you have any questions, or you can call me at [Your Phone Number] to schedule a brief review.

Sincerely,

[Your Name]
[Your Title/License Number]