[Date]

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

Dear [Client Name],

Thank you for trusting [Agency Name] with your insurance needs. As your agent, my goal is to ensure your coverage continues to match your lifestyle and protects what matters most to you.

It is time for your **Annual Policy Review**. Since life changes-such as home renovations, new purchases, or shifts in family status-can impact your insurance requirements, I would like to schedule a brief call to update your file and ensure you are receiving all eligible discounts.

During our review, I would also like to discuss your financial goals for the coming year. In today's fluctuating market, many of my clients are looking for ways to protect their hard-earned savings. We are currently offering **Fixed Annuity** options that provide:

- Guaranteed interest rates
- Protection against market volatility
- Tax-deferred growth

Whether you are nearing retirement or simply looking for a safer place to grow your cash reserves, a fixed annuity can provide the stability your portfolio may need.

Please contact my office at [Phone Number] or reply to this email to schedule your review. I look forward to speaking with you soon.

Sincerely,

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