[Date]

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

Dear [Client Name],

Subject: Retirement Security Fixed Annuity Proposal

Based on our recent discussion regarding your financial goals and your desire for a stable retirement strategy, I am pleased to present this proposal for a Retirement Security Fixed Annuity.

In today's volatile market, protecting your principal while ensuring steady growth is a priority. This fixed annuity is designed to provide you with a guaranteed interest rate, tax-deferred growth, and a reliable income stream that you cannot outlive.

Key Benefits of This Proposal:

- **Principal Protection:** Your initial investment is shielded from market downturns.
- **Guaranteed Interest:** You will earn a fixed rate of [Percentage]% for an initial term of [Number] years.
- **Tax-Deferred Growth:** You pay no taxes on earnings until you begin making withdrawals.
- **Lifetime Income Options:** Flexibility to convert your account value into a guaranteed monthly payment.

Proposal Summary:

- Initial Premium: $[Amount]
- Current Credited Rate: [Percentage]%
- Guarantee Period: [Number] Years
- Surrender Charge Period: [Number] Years

I have attached a detailed illustration that outlines the projected values and terms of the contract. Please review these documents at your convenience.

I will follow up with you on [Day of Week] to answer any questions you may have. If you would like to move forward sooner, please contact me at [Phone Number] or [Email Address].

Thank you for the opportunity to assist you with your retirement planning.

Sincerely,

[Your Name]
[Your Title]
[Company Name]