[Date]

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

Subject: Comprehensive Review of Your Fixed Annuity Portfolio

Dear [Client Name],

I am writing to provide you with a comprehensive update regarding your Fixed Annuity Portfolio. Our goal is to ensure your retirement strategy remains aligned with your long-term financial objectives while maintaining maximum protection for your principal investment.

Portfolio Summary:

- Contract Number(s): [Contract Number]
- Current Account Value: $[Amount]
- Guaranteed Minimum Interest Rate: [Percentage]%
- Current Crediting Rate: [Percentage]%
- Maturity/Renewal Date: [Date]

Key Benefits of Your Coverage:

Your portfolio is currently structured to provide three primary pillars of security:

1. **Principal Protection:** Your initial investment and earned interest are protected from market volatility.
2. **Tax-Deferred Growth:** You do not pay taxes on interest earnings until you choose to make a withdrawal.
3. **Guaranteed Income Options:** You maintain the right to convert your balance into a steady stream of lifetime income.

Next Steps:

As interest rates fluctuate, we may have opportunities to optimize your coverage or lock in higher rates for the coming years. I would like to schedule a brief review to discuss your upcoming renewal and ensure your beneficiary designations are up to date.

Please contact my office at [Phone Number] or [Email Address] to schedule a convenient time for us to speak.

Thank you for your continued trust in our services.

Sincerely,

[Advisor Name]
[Title]
[Company Name]