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

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

Dear [Client Name],

Subject: Retirement Planning Assessment - Fixed Annuity Options

Thank you for the opportunity to review your current retirement strategy. Based on our recent discussion regarding your desire for capital preservation and guaranteed growth, I have completed an assessment of how a Fixed Annuity may benefit your portfolio.

A Fixed Annuity can provide a reliable foundation for your retirement by offering:

- Guaranteed Interest Rates: Protection from market volatility with a set rate of return.
- Tax-Deferred Growth: You do not pay taxes on earnings until you begin withdrawals.
- Principal Protection: Your initial investment is shielded from market losses.
- Lifetime Income Options: The ability to convert your balance into a guaranteed stream of income.

Based on your risk profile, I recommend considering a [Number]-year fixed term. This aligns with your goal of securing a predictable outcome for your future needs.

I have enclosed a detailed illustration for your review. Please let me know if you have any questions or if you would like to move forward with the application process.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]