[Date]

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

Subject: Strategic Update Regarding Your Fixed Annuity Portfolio

Dear [Client Name],

As part of my ongoing commitment to your financial goals, I regularly review your portfolio to ensure your assets are performing at their highest potential. I am writing to you today because recent shifts in the market have created a timely opportunity to upgrade your current fixed annuity holdings.

Based on your current portfolio structure, you may be eligible to transition into a new fixed annuity product that offers:

- Higher guaranteed interest rates than your current contract.
- Enhanced principal protection features.
- Improved liquidity options or death benefit provisions.
- Tax-deferred growth on increased earnings.

My goal is to ensure your retirement strategy remains robust and aligned with the current economic environment. This upgrade is designed to expand your portfolio's value without increasing your risk profile.

I would like to schedule a brief 15-minute call or meeting next week to review the specific numbers and show you how this adjustment compares to your existing plan. Please let me know if [Day of Week] at [Time] works for you, or feel free to call me directly at [Phone Number].

Thank you for your continued trust in my services.

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[Phone Number]
[Email Address]