

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Subject: Important Update Regarding Your Life Insurance and Future Care Needs

Dear [Client Name],

I am writing to you today to suggest a brief review of your current life insurance policy. Over time, changes in the economy, your family situation, or your personal goals can impact whether your existing coverage still meets your needs.

During this review, I would also like to introduce an important topic that many of my clients are now prioritizing: Long-Term Care (LTC) planning. As healthcare costs continue to rise, having a strategy in place to protect your assets and maintain your independence in the future is more critical than ever.

Many modern life insurance policies now offer flexible "living benefits" or riders that can provide financial support for long-term care services if you should ever need them. This allows your policy to work for you while you are alive, in addition to providing a death benefit for your beneficiaries.

I would like to schedule a 15-minute phone call or a brief meeting to:

- Confirm your current life insurance coverage is performing as expected.
- Update your beneficiary designations if necessary.
- Provide an overview of Long-Term Care options that fit your budget.

I will follow up with you next week to see if you have a few minutes to talk. Alternatively, you can reach me at [Your Phone Number] or [Your Email Address] to schedule a time that works best for you.

Thank you for your continued trust.

Best regards,

[Your Name]

[Your Title]

[Your Company Name]