

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

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

Subject: Important Update Regarding Future Care Planning and Policy Upgrade

Dear [Recipient Name],

I am writing to discuss the long-term security of your household and to review your current coverage options. As life circumstances change, it is essential to ensure that your future care planning aligns with your evolving needs and financial goals.

Recent evaluations of your current policy suggest that an upgrade may be beneficial to provide more comprehensive protection. Our new options offer enhanced benefits, including:

- Increased death benefit coverage to protect your loved ones.
- Living benefits for chronic or critical illness care.
- Flexible premium payment options to suit your current budget.
- Potential for accelerated growth in policy cash value.

Planning for future care today ensures that you and your family are not burdened by unexpected medical or long-term care costs later in life. I would like to schedule a brief consultation to review these upgrades and answer any questions you may have.

Please let me know if you are available on [Date] at [Time], or feel free to suggest a more convenient time for you.

Thank you for your continued trust. I look forward to helping you secure a more stable future.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title/Company Name]