

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important Anniversary Update for Policy #[Policy Number]

Dear [Client Name],

It has been another year since you established your life insurance policy, and I would like to take this opportunity to thank you for your continued trust. This anniversary is an excellent time to review your coverage to ensure it still aligns with your financial goals.

As we review your current life insurance plan, I also want to highlight the importance of Long-Term Care (LTC) planning. Many policyholders are unaware that their current benefits can be enhanced or leveraged to cover the rising costs of assisted living, home health care, or nursing home services.

In our upcoming review, we should discuss:

- Whether your current death benefit is sufficient for your family's needs.
- How your policy might provide "living benefits" to pay for long-term care expenses.
- New options for hybrid policies that combine life insurance with long-term care protection.
- Any changes in your health or lifestyle that may impact your coverage.

I will call you next week to see if we can schedule a brief 15-minute check-in. Alternatively, you can reach me at [Phone Number] or [Email Address] at your earliest convenience.

Thank you for the opportunity to serve your insurance needs.

Sincerely,

[Agent Name]

[Company Name]

[License Number]