

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important Update Regarding Your Annual Policy Review

Dear [Client Name],

Thank you for choosing [Agency Name] for your insurance needs. It is time for our annual review of your current coverage to ensure it still aligns with your lifestyle and financial goals.

While reviewing your file, I noticed a potential gap in your protection. While your current life and health policies provide a strong foundation, they may not cover the significant out-of-pocket expenses associated with a major health event, such as a heart attack, stroke, or cancer diagnosis.

To address this, I would like to discuss **Critical Illness Insurance** with you. This coverage provides a lump-sum cash payment directly to you upon diagnosis. This money can be used for any purpose, including:

- Paying for medical treatments not covered by health insurance.
- Covering monthly bills and mortgage payments during recovery.
- Replacing lost income for you or a caregiver.

I will be calling you on [Day of Week] at [Time] to conduct your annual review and provide a quick quote for this additional protection. If you prefer to meet sooner, please call me at [Phone Number] or reply to this email.

We appreciate your continued trust in us.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]