[Date]

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

Dear [Client Name],

Thank you for trusting [Agency Name] with your insurance needs. We appreciate your continued business and want to ensure your current coverage still meets your financial goals.

As part of our commitment to you, it is time for your **Annual Policy Review**. Life changes quickly, and we want to make sure your beneficiaries are up to date and your coverage amounts are still sufficient for your family's needs.

During our upcoming review, I would also like to discuss a crucial area of protection that many families overlook: **Final Expense Coverage**. This specialized life insurance is designed to cover funeral costs, medical bills, and outstanding debts, ensuring that your loved ones are not burdened with a financial hardship during a difficult time.

I will be calling you on [Day of Week] at [Time] to briefly review your file. If you would prefer to schedule a specific time for us to talk, please call me at [Phone Number] or email me at [Email Address].

I look forward to speaking with you and continuing to serve as your insurance professional.

Sincerely,

[Your Name]
[Your Title]
[Agency Name]