Subject: Congratulations and Next Steps for Your Future Together

Dear [Name of Spouse 1] and [Name of Spouse 2],

Congratulations on your recent marriage! This is an exciting new chapter in your lives, and I wish you both a lifetime of happiness.

As you begin your journey as a married couple, your financial priorities often shift from individual goals to shared security. One of the most important "next steps" in protecting your combined future is establishing a joint life insurance policy.

A joint policy is designed specifically for couples to help cover shared responsibilities, such as:

- Mortgage payments and housing costs
- Outstanding joint debts or loans
- Future family planning and education expenses
- Final expenses and estate protection

I would appreciate the opportunity to sit down with you both for a brief consultation. We can review your current coverage, discuss the differences between "first-to-die" and "second-to-die" policies, and determine which option provides the best value for your new household.

Are you available for a 15-minute call or meeting on [Day of Week] at [Time]?

I look forward to helping you protect your future together.

Best regards,

[Your Name]
[Your Title]
[Your Company Name]
[Your Phone Number]
[Your Email Address]