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

[Date]

[Recipient Name]
[Recipient Address]

Dear [Recipient Name],

When planning for the future, one of the most important steps you can take is ensuring that your spouse is financially protected no matter what happens. I am writing to introduce a Joint Life Insurance policy designed specifically for couples who want to secure their shared lifestyle and legacy.

A Joint Life Insurance policy offers several benefits for you and your partner:

- **Financial Security:** Provides a tax-free lump sum to help the surviving spouse cover mortgage payments, debts, or daily living expenses.
- **Cost Efficiency:** Often more affordable than purchasing two separate individual policies.
- **Simplified Management:** One policy and one premium to manage for both individuals.
- **Estate Planning:** Ensures that funds are available to support your family's long-term goals.

I have attached a preliminary proposal based on your current needs. I would welcome the opportunity to discuss how this coverage can be tailored to fit your specific budget and protection goals.

Are you available for a brief 10-minute call on [Day] at [Time] to review these options?

Sincerely,

[Your Signature]

[Your Printed Name]