[Date]

[Policyholder Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Protecting Your Newborn - Important Life Insurance Information

Dear [Policyholder Name],

Congratulations on the new addition to your family! We are writing to remind you of the options available to protect your newborn under your existing term life insurance policy.

Welcoming a child is a significant life event that often changes your financial protection needs. Please review the following steps to ensure your family remains fully covered:

- **Add a Child Rider:** Most term policies allow you to add a "Child Term Rider," which provides life insurance coverage for your newborn and any future children under a single premium.
- **Update Beneficiaries:** You may wish to update your primary or contingent beneficiary designations to include your child or a trust established for their care.
- **Increase Coverage:** With new parental responsibilities, you may want to increase your total death benefit to cover future education costs and living expenses.

Most policies have a specific window (typically 30 to 60 days from birth) to add a newborn without requiring medical evidence. Please contact us at [Phone Number] or [Email Address] to update your policy details.

We look forward to helping you secure your family's future.

Sincerely,

[Agent Name/Company Name]
[Phone Number]
[Website]