[Date]

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

Dear [Customer Name],

Congratulations on the newest addition to your family!

As your family grows, so do your responsibilities. While your current [Type of Insurance, e.g., Auto/Home] policy protects your property, it is important to ensure that your family's financial future is also secure. A growing family is often the most important time to consider Term Life Insurance.

Term Life Insurance provides a straightforward and affordable way to help your loved ones cover essential expenses, such as:

- Mortgage payments and housing costs
- Future education expenses for your children
- Daily living costs and childcare
- Unforeseen debts

Because you are already a valued client with [Agency/Company Name], you may be eligible for a simplified application process or multi-policy discounts.

I would love to help you review your current coverage and provide a free, no-obligation quote tailored to your growing family's needs. Please contact me at [Phone Number] or [Email Address] to schedule a brief conversation.

Best regards,

[Agent Name]
[Agency Name]
[Phone Number]
[Website]