Dear [Parent Name],

Subject: Locking in Youthful Rates for [Teenager's Name]

As [Teenager's Name] grows and begins to look toward the future, there is a unique opportunity to provide them with a lifetime of financial security at a fraction of the standard cost.

I am writing to propose a permanent life insurance plan specifically designed for teenagers. By starting a policy now, you can take advantage of several key benefits:

- **Locked-in Low Rates:** Premiums are at their lowest during teenage years and will never increase, regardless of age or future health changes.
- **Guaranteed Insurability:** This plan ensures your child will always have coverage, even if they develop health issues later in life.
- **Cash Value Accumulation:** The policy builds tax-deferred cash value that can be accessed later for college tuition, a down payment on a home, or other major milestones.

Securing a policy today is one of the most affordable ways to give your child a head start on their financial journey.

I have attached a personalized quote for your review. Please let me know if you have time this week for a brief call to discuss how this plan fits your family's goals.

Best regards,

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