[Date]

[Parent/Guardian Name]
[Street Address]
[City, State, Zip Code]

Subject: Building a Strong Financial Foundation for [Teenager's Name]

Dear [Parent/Guardian Name],

Congratulations on having a new driver in your household! This is a major milestone in your teenager's life and a perfect time to discuss their long-term financial security.

While most families focus on auto insurance during this transition, many overlook the strategic advantage of securing life insurance for a young adult. Starting a policy now offers several long-term benefits for [Teenager's Name]:

- **Locked-in Low Rates:** Premiums are at their absolute lowest while they are young and healthy.
- **Guaranteed Insurability:** It ensures they have coverage for life, regardless of any health issues that may arise in the future.
- **Cash Value Growth:** Permanent policies can build tax-deferred cash value that they can borrow against later for college, a first home, or business ventures.
- **Financial Responsibility:** It serves as a practical tool to teach them about compound interest and long-term planning.

We would love to help you add this layer of protection to your family's financial plan. We can review affordable options that fit your budget while providing a head start for your teen.

Please call us at [Phone Number] or reply to this email to schedule a brief 10-minute consultation.

Sincerely,

[Your Name]
[Your Title]
[Company Name]