[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Subject: Important Update Regarding Your Coverage and New Driver Milestones

Dear [Client Name],

As your insurance partner, my goal is to ensure your family remains fully protected as your life changes. I am reaching out today to schedule a brief annual coverage review to confirm your current policies still meet your needs.

Specifically, I would like to discuss two important areas:

**1. Teen Driver Auto Protection:**
If you have a teen who recently started driving or is about to get their license, now is the time to review your auto policy. Adding a young driver is a major milestone, and we can explore available discounts for good grades or driver safety courses to help manage your premiums.

**2. Life Insurance Upgrades:**
Your family's financial security is our priority. As your household grows or your financial responsibilities increase, your existing life insurance may need an upgrade. We can discuss options to increase your death benefit or transition to a plan that builds cash value for your teen's future education or your retirement.

Please let me know a convenient time this week for a quick phone call or an in-office visit. You can reach me at [Phone Number] or by replying to this email.

Thank you for trusting us with your protection.

Sincerely,

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