Date: [Insert Date]

Dear [Teen's Name],

Congratulations on reaching this incredible milestone! Turning [Age] and becoming a licensed driver is a significant step toward independence, and we are so proud of the responsible young adult you are becoming.

To celebrate this "coming of age" and to help provide a foundation for your future, we have purchased a life insurance policy in your name as a special gift.

While life insurance might seem like an unusual gift for someone your age, it is actually a powerful head start. This policy provides you with:

- **Financial Security:** A safety net that will be there for you and your future family.
- **Locked-in Rates:** Because you are young and healthy, we have secured a low premium that will benefit you for years to come.
- **Future Value:** This policy can grow over time, becoming a valuable asset you can manage as you get older.

We want you to enjoy the freedom of the open road, but we also want you to be prepared for the long journey ahead. Please keep the attached policy documents in a safe place.

Drive safely, stay focused, and enjoy this exciting new chapter of your life!

With love,

[Your Name(s)]

Policy Details:
Insurance Company: [Company Name]
Policy Number: [Policy Number]
Coverage Amount: [Amount]