[Date]

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

Subject: Annual Personal Insurance Portfolio Review

Dear [Client Last Name],

As part of our commitment to protecting your lifestyle and assets, it is time for our annual review of your insurance portfolio. As your wealth and holdings evolve, it is essential to ensure that your coverage limits and policy structures remain aligned with your current risk profile.

During this review, I would like to discuss any significant changes over the past year, including:

- Acquisitions of real estate, high-value vehicles, or watercraft.
- New purchases of jewelry, fine art, or collectibles.
- Renovations or improvements to your existing properties.
- Changes in household staff or domestic employees.
- Updates to your estate plan or the formation of new trusts/LLCs.
- Adequacy of your current Excess Liability (Umbrella) limits.

I have attached a summary of your current programs for your reference. I would like to schedule a brief meeting or call at your convenience to finalize this year's assessment and identify any potential gaps in protection.

Please let me know a date and time that works best for you, or feel free to contact my office directly to coordinate.

Sincerely,

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