

Date: [Current Date]

[Client Name 1]

[Client Name 2]

[Address]

[City, State, Zip Code]

Subject: Life Insurance Needs Assessment for Your New Marriage

Dear [Client Names],

Congratulations on your recent marriage! This is an exciting new chapter in your lives. As you begin building your future together, it is important to ensure that you are both financially protected.

Marriage is a major life event that often changes your insurance requirements. We recommend a formal assessment to review the following:

- **Income Replacement:** Ensuring your spouse can maintain their standard of living if one of you passes away.
- **Debt Protection:** Covering mortgages, car loans, or joint credit cards.
- **Future Planning:** Preparing for future goals such as home ownership or starting a family.
- **Beneficiary Updates:** Ensuring your current policies reflect your new marital status.

We would like to schedule a brief meeting or call to review your current coverage and identify any gaps. Please let us know if you are available on [Date] at [Time], or feel free to suggest a time that works better for you.

We look forward to helping you secure your journey together.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]