

[Date]

[Client Name 1]

[Client Name 2]

[Address]

[City, State, Zip Code]

Subject: Financial Protection Assessment for Newlyweds

Dear [Client Names],

Congratulations on your recent marriage! This is an exciting new chapter, and as you begin your life together, it is important to ensure your joint financial future is secure.

I have conducted an initial assessment of your current financial protection needs based on your new marital status. To ensure you are both fully protected, we should review the following areas:

- **Life Insurance:** Reviewing beneficiaries and ensuring coverage is sufficient to protect your spouse's lifestyle and cover shared debts.
- **Income Protection:** Assessing disability insurance to ensure your household income is maintained if either of you are unable to work.
- **Joint Contingency Planning:** Updating emergency funds and reviewing critical illness cover.
- **Estate Planning:** Discussing the importance of updated wills and powers of attorney.

I would like to schedule a brief meeting to discuss these items in detail and tailor a protection plan that fits your new goals. Please let me know if you are available on [Date] at [Time], or if another time works better for you.

I look forward to helping you build a strong financial foundation together.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Phone Number]