

[Date]

[Client Name 1]

[Client Name 2]

[Address]

[City, State, Zip Code]

Dear [Client Names],

Congratulations on your recent marriage! This is an exciting new chapter in your lives, and I wish you both the very best as you build your future together.

As you begin merging your finances and planning for the long term, it is the ideal time to conduct a comprehensive assessment of your life insurance portfolio. Marriage often changes your financial responsibilities, and it is important to ensure that your coverage reflects your new status as a couple.

Our assessment will focus on the following key areas:

- **Beneficiary Updates:** Ensuring your policies are updated to reflect your new primary beneficiaries.
- **Income Replacement:** Evaluating if your current coverage is sufficient to protect your spouse's lifestyle and shared debts.
- **Debt Protection:** Addressing coverage for mortgages, car loans, or other joint liabilities.
- **Future Goals:** Aligning your protection with long-term goals such as home ownership or starting a family.

I would like to schedule a brief 15-minute meeting or call to review your existing policies and identify any gaps that may exist. This review is complimentary and carries no obligation; it is simply designed to ensure you both have the peace of mind you deserve.

Are you available on [Day of Week] at [Time] for a quick discussion? Alternatively, please let me know a time that works best for your schedule.

Congratulations once again, and I look forward to speaking with you soon.

Best regards,

[Your Name]

[Your Title]

[Company Name]

[Phone Number]

[Email Address]