

[Date]

[Spouse 1 Name]

[Spouse 2 Name]

[Address]

[City, State, Zip Code]

Subject: Comprehensive Life Insurance Assessment for New Spouses

Dear [Spouse 1 Name] and [Spouse 2 Name],

Congratulations on your recent marriage! As you begin your life together, it is important to ensure your joint financial future is secure. A key part of this security is conducting a comprehensive life insurance assessment.

The purpose of this review is to evaluate your current coverage and identify any gaps that may exist now that your financial obligations are shared. We will focus on the following key areas:

- **Income Replacement:** Ensuring the surviving spouse can maintain their standard of living.
- **Debt Protection:** Coverage for mortgages, car loans, and credit card balances.
- **Final Expenses:** Accounting for funeral costs and immediate estate settlement expenses.
- **Future Goals:** Planning for future children, education funds, or supplemental retirement income.
- **Beneficiary Updates:** Updating existing policies to reflect your new marital status.

To provide an accurate assessment, please gather the following information for our upcoming meeting:

- Copies of any existing individual life insurance policies.
- Details of employer-provided group life insurance benefits.
- A summary of current monthly household expenses and long-term debts.

We look forward to helping you build a solid financial foundation. Please contact our office at [Phone Number] or [Email Address] to schedule your consultation.

Sincerely,

[Your Name/Signature]

[Your Title]

[Company Name]