

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Insurance Agent/Company Name]  
[Company Address]  
[City, State, Zip Code]

**Subject: Review of Personal Liability and Umbrella Policy Coverage - Retirement Transition**

Dear [Agent Name],

I am writing to inform you that I have officially retired as of [Retirement Date]. Consequently, I would like to conduct a formal review of my current personal liability and umbrella insurance coverage to ensure it aligns with my new financial status and lifestyle.

Specifically, I would like to discuss the following:

- **Asset Protection:** A re-evaluation of my total net worth to ensure my umbrella policy limit is sufficient to protect my retirement savings and property.
- **Exposure Changes:** Since I am no longer commuting for work, I would like to review any potential discounts on my auto insurance that may impact the underlying requirements for my umbrella policy.
- **Risk Profile:** A discussion on any new risks associated with retirement, such as increased travel, volunteer work, or hosting guests.
- **Premium Adjustments:** Identification of any available senior or retiree discounts that may be applied to my premiums.

Please review my current policy [Policy Number] and provide your recommendations for any necessary adjustments to my coverage limits or deductibles. I am available for a brief phone call or meeting on [Day of the week] at [Time].

I look forward to hearing from you soon to ensure my retirement assets remain fully protected.

Sincerely,

[Your Signature]

[Your Printed Name]