

[Date]

[Client Name]
[Client Address]
[City, State, Zip]

Dear [Client Name],

Congratulations on reaching this new chapter of life as an "empty nester." Now that your household dynamics have changed, it is the perfect time to ensure your insurance coverage aligns with your current lifestyle.

With fewer drivers in the home or changes in your primary residence usage, you may now qualify for significant **premium savings** on your auto and homeowners policies. We would like to review your accounts to ensure you are receiving every eligible discount.

Additionally, as you move into this phase of wealth preservation, we recommend discussing an **Umbrella Policy upgrade**. An Umbrella policy provides an essential extra layer of liability protection over your existing home and auto limits, safeguarding your retirement savings and assets from unforeseen legal claims.

Proposed Benefits:

- Reduced premiums due to updated household risk profiles.
- Enhanced liability protection for your hard-earned assets.
- Peace of mind knowing your coverage fits your new lifestyle.

Please contact our office at [Phone Number] or reply to this email to schedule a brief 10-minute coverage review. We look forward to helping you protect your future.

Best regards,

[Agent Name]
[Agency Name]
[Phone Number]
[Email Address]