

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important Insurance Review - Two-Year Anniversary

Dear [Client Name],

Our records indicate that it has been two years since your formal separation. We are reaching out because this timeframe often marks a significant point for legal and financial adjustments that may impact your insurance coverage.

To ensure your protection remains accurate and cost-effective, we recommend reviewing the following areas:

- **Beneficiary Updates:** Ensuring life insurance and retirement accounts reflect your current wishes.
- **Policy Ownership:** Confirming that titles on auto, home, and umbrella policies are in the correct individual names.
- **Coverage Limits:** Adjusting property limits based on any recent changes in living arrangements or asset distribution.
- **Discounts:** Checking for new eligibility for single-filer or multi-policy discounts.

Please contact our office at [Phone Number] or [Email Address] to schedule a brief 15-minute consultation. We would like to help you ensure there are no gaps in your coverage as you move forward.

Sincerely,

[Agent Name]

[Agency Name]