

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Annual Comprehensive Policy Review and Coverage Gap Identification

Dear [Client Name],

As part of our commitment to your financial security, it is time for your Annual Comprehensive Policy Review. The purpose of this review is to ensure that your current insurance portfolio aligns with your evolving life circumstances and to identify any potential gaps in coverage that may leave you vulnerable.

Over the past year, changes in your lifestyle, assets, or family status may have impacted your insurance requirements. We will be reviewing the following areas:

- **Policy Limits:** Confirming if current limits reflect current replacement costs and inflation.
- **Life Transitions:** Assessing changes such as marriage, births, new home purchases, or career shifts.
- **Liability Exposure:** Identifying if your personal or professional liability protection is sufficient.
- **Exclusions & Deductibles:** Reviewing what is not covered and ensuring your out-of-pocket costs are manageable.

To facilitate this process, please review the attached summary of your current policies. I would like to schedule a brief 15-minute consultation to discuss any updates. Please let me know your availability for a call or meeting during the week of [Date].

Our goal is to ensure you have the right protection at the most competitive rate. I look forward to speaking with you soon.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Phone Number]

[Email Address]