

[Date]

[Policyholder Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Annual Benefit Review and Coverage Analysis - Policy #[Policy Number]

Dear [Policyholder Name],

We are writing to provide your annual benefit summary for your life insurance coverage. Our goal is to ensure that your policy continues to align with your financial goals and family protection needs.

Current Policy Overview:

- Current Death Benefit: \$[Amount]
- Policy Type: [Term/Whole/Universal]
- Beneficiary on File: [Name]

Coverage Shortfall Analysis:

Based on our recent assessment of current market costs, inflation, and typical family financial obligations (such as mortgage balances and education costs), we have identified a potential shortfall in your coverage.

Our analysis suggests a recommended coverage level of **#[Recommended Amount]**. This leaves a projected gap of **#[Shortfall Amount]** in your current protection plan.

Next Steps:

A coverage shortfall could mean that your loved ones may face financial difficulty in the event of an untimely loss. We recommend a brief consultation to discuss options for adjusting your benefits, which may include:

- Increasing your current policy limit.
- Adding a supplemental rider.
- Exploring additional low-cost term options.

Please contact your advisor, [Advisor Name], at [Phone Number] or [Email Address] to schedule a review at your earliest convenience.

Thank you for trusting us with your insurance needs.

Sincerely,

[Your Name/Signature]
[Company Name]
[Phone Number]