

[Date]

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

Dear [Client Name],

In light of recent market fluctuations, I am writing to provide perspective on your retirement strategy and the role of your Asset Protection Annuity.

While market volatility can be unsettling, it is important to remember that your annuity was specifically chosen to provide a layer of security during times like these. The primary objective of this asset is to protect your principal from market downturns while ensuring a reliable foundation for your future income.

Here are a few key reminders regarding your protection:

- **Principal Protection:** Your contract is designed to shield your savings from direct market losses.
- **Guaranteed Growth:** Depending on your specific plan, you may continue to earn interest or credits regardless of market performance.
- **Long-Term Stability:** This asset serves as a hedge against volatility, allowing the rest of your portfolio time to recover.

We remain committed to monitoring the economic landscape and ensuring your retirement plan stays on track. If you have any concerns regarding your account or would like to review your current allocations, please do not hesitate to contact my office at [Phone Number].

Thank you for your continued trust.

Sincerely,

[Advisor Name]
[Company Name]
[Title]