

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

Congratulations on approaching your upcoming retirement milestone. This is an exciting time, but it also marks a critical transition from accumulating wealth to protecting it.

As you move closer to your retirement date, the impact of market volatility becomes more significant. Protecting the assets you have worked decades to build is essential to ensuring a stable and predictable lifelong income. One of the most effective ways to safeguard your nest egg against market downturns is through a strategic Annuity plan.

An annuity can provide you with:

- **Principal Protection:** Safeguard your hard-earned savings from stock market losses.
- **Guaranteed Income:** Create a personal pension that you cannot outlive.
- **Tax-Deferred Growth:** Allow your interest to compound without immediate taxation.

I would like to schedule a brief meeting to review your current portfolio and discuss how an asset protection strategy can secure your future. I will follow up with a phone call next week, or you can reach me directly at [Your Phone Number].

Thank you for your continued trust. I look forward to helping you transition into a worry-free retirement.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Email Address]