

[Date]

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

Dear [Prospect Name],

I am writing to you because our mutual friend, [Referral Source Name], suggested that you might be interested in strategies for protecting your retirement savings while still participating in market growth.

In today's economic climate, many people are looking for a balance between safety and performance. I specialize in Fixed Indexed Annuities (FIAs), which are designed to offer:

- Principal protection against market downturns.
- Potential for interest based on positive movements in a market index.
- Tax-deferred growth on your earnings.
- Options for a guaranteed stream of income for life.

I have helped many clients like [Referral Source Name] build a more secure financial future by removing the fear of market volatility. I would appreciate the opportunity to introduce myself and briefly discuss how these tools might fit your specific goals.

I will follow up with a brief phone call next week to see if you would be open to a 15-minute introductory conversation. Alternatively, you can reach me at [Phone Number] or [Email Address].

Thank you for your time and consideration.

Sincerely,

[Your Name]  
[Your Title]  
[Company Name]  
[License Number, if applicable]