

Dear [Client Name],

I hope this letter finds you well.

As we continue to manage your financial portfolio, my priority remains the long-term preservation and efficient transfer of your wealth. Given the complexity of your estate and your current net worth, I believe it is prudent to review your liquidity and legacy planning.

I would like to introduce you to [Referral Partner Name] from [Company Name]. They specialize in advanced life insurance strategies specifically designed for High Net Worth individuals. Their expertise includes estate tax funding, premium financing, and the use of Irrevocable Life Insurance Trusts (ILITs) to protect assets from unnecessary taxation.

I have worked with [Referral Partner Name] previously and trust their discreet, analytical approach to wealth protection. I believe a brief conversation would be beneficial to ensure your family's lifestyle and philanthropic goals are fully insulated from future market or tax volatility.

I will follow up with you next week to see if you would like me to facilitate an introduction.

Best regards,

[Your Name]
[Your Title]
[Your Company]