

Dear Client:

Happy ½ Birthday!!

Soon you will be celebrating your ½ Birthday! Did you know that life insurance rates will be higher for you once you have your ½ birthday? That is because life insurance rates are based on your closest age not your current age. This is the perfect time to review your life insurance coverage to make sure you have the right amount and type of coverage for your current needs. There is no time like the present to protect your family and we may be able to save you some money in the process!

You may need to update your coverage if you:

1. Have a mortgage
2. Have other debt
3. Have a spouse or children that depend on your income
4. Have changed jobs
5. Have a change in marital status
6. Have a change in health
7. Have a child that may attend college
8. Want to leave a legacy for your children

We are currently offering a free life insurance review to make sure you have the appropriate amount of coverage for your family. **I will call you next week to discuss this very important piece of your overall financial plan. In the meantime, if you want to get started today please call me at xxx-xxx-xxxx.**

Sincerely,

Advisor