

Use this sample cover letter to call attention to the articles in your newsletter

This letter must be used with your compliance-approved letterhead or email signature.

[Date]

Dear [Name],

For many families, September is the start of one of the busiest and most expensive times of year. Kids start school, which involves shopping and for those with private school and college students, there are tuition and fees to pay.

Speaking of tuition, fall may be a good time to revisit your college savings program. If you already have college-age students, remember that you can submit your FASFA as early as October 1. Keep in mind that financial aid is often awarded on a first-come-first-serve basis.

At work, most employees will have to make decisions about next year's benefits, which usually involves an annual review of finances.

And with the year coming to an end soon, it's important to see if there are any steps you can take to help cut your tax bill before it's too late. Before you know it, the expenses of the holiday season will be upon you, followed by tax season in the new year. It can be exhausting.

On the brighter side, you are not alone! Please know that I am here as a resource and able to help lighten your financial workload by helping you to make informed decisions, develop smart strategies and choose financial products to help keep you on track toward your goals. Call me anytime!

Sincerely,

[Name and Company-approved title]

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Each insurer is solely responsible for its own financial condition and contractual obligations. Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. I'll be glad to provide you with cost and complete details.

[NOTE: Add your company's compliance control or approval number when required.]

- This letter has been reviewed by FINRA and various compliance departments, but we suggest that you contact your compliance department to confirm approval prior to use.

We appreciate your ideas and suggestions and would love to hear them.

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