

# 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],

*Year-end financial moves are some of the best ways to reduce your tax bill and help improve your financial future. Whether you are still working or retired, starting out or well established, there are a number of things to consider for year-end planning.*

*One example is charitable giving. Donations can help reduce your taxable income, as well as provide other financial benefits. Consider giving appreciated securities instead of cash. The market value of the donation is deductible and you avoid paying capital gains tax on any growth, which you would pay if you sold the security outright.*

*Contribute as much as you can to your retirement plan by year-end. This will help you to get better prepared for retirement and it may help to reduce your tax bill. An additional benefit is the tax-deferred growth of your investment for years to come.*

*There are so many things you can do before year-end to help enhance your financial life. Don't miss out on these opportunities. Time is running out! Let's meet soon so we have time to make some strategic moves.*

Sincerely,

[Name and Company-approved title]

*This material is for use with the general public and is designed for informational or educational purposes only. This document is not intended as direct investment, legal or tax advice. The tax information was written to support the promotion or marketing of the topics addressed. Since insurance agents and registered representatives are prohibited from providing tax or legal advice, be sure to consult with your attorney and tax advisor regarding your particular situation.*

*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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