

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],

Happy New Year!

I am writing to invite you to participate in a Financial Fitness Challenge this year!

Sure, your employee benefits may provide health insurance and maybe a small life insurance policy, but do you have written financial goals with a strategy that moves you toward them? Do you have a properly drafted will with powers of attorney? Unless you are looking at everything that can impact your money and lifestyle, your finances are not in peak condition.

Like exercise, a lot of people put off planning for their financial future because they think it's too hard. But if you break it down into steps, it's easily manageable. The article in the enclosed newsletter features the steps everyone should complete to help become financially fit.

I'd like to be your personal coach and help guide you through the steps. Working together with a tax advisor and estate attorney, we can make this the year that you finally get every aspect of your finances in peak condition. Please call to let me know a convenient time for us to get started.

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.

Please contact us anytime. If you know someone who would benefit from these newsletters, we would be happy to send them a free package. You could be eligible to receive considerable savings on your next order through our referral program.

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