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],

American women earned 82% of what men earned in 2017, according to a Pew Research Center analysis of median hourly earnings of both full- and part-time workers. To state it another way, women would have to work an extra 47 days to earn what men did in 2017.

Not only do women earn less than men, they save less. The study found that only 39% of women save for retirement compared to 58% of men.

Obviously, there are stark differences when it comes to the financial lives of men and women. However, the fact is that the only difference between the financial needs of men and women is that women tend to live longer — creating an even more serious gap in their financial preparedness.

I am calling for all women — married and single — to become more involved in all things financial. If married, both spouses should be equally involved and informed. If single, understanding how to make the most of one income is crucial. I am here to provide information and assist you in developing a sound strategy to help build a financially secure future.

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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