

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],

Summer. Having the kids home with TVs and the air conditioner running, paying for day camps or daycare and taking family vacations can add a lot of stress to a budget that is already stretched. There are many ways to prevent summer fun from derailing your money goals!

At first glance, suggesting that you turn up the temperature on the air conditioner to save money may seem obvious. But the truth is, implementing several small-scale money saving tactics can really add up.

For example, teach your kids to become entrepreneurs. They could earn money by hosting a lemonade stand, doing yard work or walking dogs. Having a garage sale is another way they can sell things they clean out of their rooms. Spend more time together and save. Cancel your gym membership and take advantage of the extended daylight hours by riding bikes to the park. All of these ideas will help keep your kids entertained while teaching valuable lessons.

There are many more suggested ways to save money this summer in this issue of the newsletter. Enjoying the summer months does not have to bust your budget!

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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