

# 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],*

*Habits can seem almost impossible to break—or create! But sometimes the consequences of not doing so can be detrimental to your long-term wellbeing.*

*This issue of the newsletter takes on the serious subject of spending. The way you spend money can make or break your ability to save. Consider how financial fitness is similar to physical fitness. Too much or too little of a good thing is bad.*

*I encourage you to think hard about your approach to spending. It is important to recognize things like emotional or impulse spending. The information in the newsletter may help you to get started. Remember, when you spend smarter, your money goes farther.*

*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. This letter was prepared for the sender by LTM marketing Specialists LLC, an unrelated third party.*

*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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