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],

May is Older Americans month, which is such a worthy observance. Senior citizens have worked hard, earning respect and learning many life lessons along the way. These lessons, which, when shared, can be extremely helpful to younger people.

Thinking about this month-long observance, I realized how fast life goes by and remembered this quote which resonated with me:

As you grow older, you'll find the only things you regret are the things you didn't do.

Zachery Scott

This quote reminds us to slow down, enjoy life and make time for priorities. One of those priorities is family and another is our financial future. I ask you to make time for priorities this month. That may mean learning while listening to an older parent or helping them to make sure their financial strategies are in writing. Or, perhaps your priority may be planning for your life as an older American.

Whatever your financial priority, I am here to help.

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.

Call Sales for more details at 1-800-243-5334.