

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],

Tuition. Fees. Room and board. Most parents realize that those words will be part of their everyday vocabulary — and budget — one day.

We all know that it is important to start saving for college when kids are young, but not everyone is able to do that. And with the high cost of education, even parents who saved diligently may find that they are coming up short of what they need. That is why it is important to become familiar with all of your options, including financial aid programs.

There is a good summary of these financial aid options in this issue of the newsletter. Like saving, learning about your options early is important, too. Some advisors suggest starting to prepare in the early high school years. Also, keep in mind, submitting applications for aid early increases your chances of receiving funds before they are gone.

As always, I am here to help you with your savings and life insurance needs.

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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