

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],

Do you feel overwhelmed some days? Perhaps you didn't sleep well, or have too much to do, or had a frustrating day at work. Caution! When people feel overwhelmed or exhausted they often turn to restaurants for dinner. Doing that a few times a month can make a sizable dent in a budget. Alternatively, budget-savvy people have contingency plans for such days. They often prep food and freeze meals on weekends or start a crockpot in the morning.

Likewise, when it comes to your financial future, planning for the unexpected is key. Whether it is insurance, an emergency fund or forced early retirement, you need to be prepared.

The enclosed newsletter offers some pointers for those living from check to check. My specialty is helping people to create their financial strategy, including contingency plans, and help keep them on track year after year. I would like to help you. Just call.

Sincerely,

[Name and Company-approved title]

This material is for use with the 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 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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