

# 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],*

*Are you and your partner on the same page when it comes to finances? When was the last time you two had a serious conversation about your financial life?*

*It is probably time to have that conversation if any of the following tasks have not been addressed: You both live within a realistic budget, and understand who pays the bills, where every account is, what your credit rating is, how much debt and savings you have and what your financial goals are. Also, are you confident that your risks are adequately covered by insurance, you are on track toward reaching your savings goals and that your estate plan is current?*

*If you have not got all these basic financial tasks completed and doing so overwhelms you, I would be happy to help guide you through the process. Once both of you are on the same page, working together toward your mutual financial goals will be easier. Feel free to call me to schedule an appointment, and in the meantime the enclosed newsletter may offer some food for thought.*

*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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