

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, which may be found on your company approved business card, letterhead, or email signature.

[Date]

As hard as it is to believe, the holiday season is upon us. Before you address those cards and start shopping, be sure you have your finances in order. There are some things that must be completed before the year ends. Here are a few yearend moves to consider but remember that you only have until December 31 to act on them.

- 1. Contribute to a Health Savings Account*
- 2. Make planned charitable gifts to help reduce your tax burden*
- 3. Maximize contributions to your retirement plan(s)*
- 4. A Roth IRA conversion*
- 5. Set a reasonable budget for holiday shopping—and stick to it*

Of course, if I can provide guidance with any of your financial yearend tasks, please do not hesitate to call.

Happy Holidays!

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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