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[Date]

Dear [Name],

“A careless shepherd makes excellent dinner for the wolf.”

- Earl Derr Biggers, American Novelist and Playwright

This quote struck a chord for me. So many of us are busy with our daily lives that we fail to plan for the worst. Recalling the horrific hurricane that struck the east coast last year, I wonder how many of those people were properly insured.

It doesn't take a hurricane to reap havoc on your home. Something as simple as a power surge or job loss can uproot your life instantly. Preparation doesn't stop there. Are you preparing for retirement? Are you living within your means? What if something happened to you? Will your family's financial future be protected?

It is so easy to fall into this trap only to have tremendous regret when life happens – too fast. I will leave you with this:

“Life is what happens to you while you're busy making other plans.”

- John Lennon

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.*

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