

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]

Dear [Name],

If you have kids, they are probably making sure you are well aware that the holidays are quickly approaching and that they have a list of gifts they want.

Maybe you are lucky enough not to have to worry about holiday spending. Or maybe you are too busy to think about a budget and spend too much at the last minute, only to regret it later.

Making kids happy with their gifts feels good, but is showering them with lots of presents smart parenting? You work hard for what you want, so shouldn't your kids learn to do the same? Teaching your children the value of money and how to develop good money habits starting at a young age is a gift that lasts a lifetime.

Working within a responsible holiday budget is also a good exercise for you and your spouse. And think about it — you could put that extra money away in a tax-qualified retirement plan and reduce your tax bill in the process. I can help you with that!

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.

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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