

# 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.*

Dear {Recipient Name},

It's that time of year when most employees review and then enroll in next year's employee benefits offerings. From health insurance and 401(k) plans to new-age benefits like pet insurance and discount buying clubs, the array of prerequisites is limited only by an employer's imagination. Here's some things to keep in mind during this process:



1. If you have a high-deductible health plan and access to triple tax-free Health Savings Accounts, use them to your advantage.
2. Your 401(k) will likely be the main source of your retirement income, so be sure you contribute at least as much as your employer will match.
3. Take advantage of group rates to buy life, health and disability insurance.

**Understand that often times work benefits may not provide enough coverage for your family. I can help you to determine if you are contributing enough for retirement or need additional insurance coverage.**



**Of course,  
I am here to help!**

Sincerely,

*{Name Signature}*

{Name and Company-approved title}