

Date

Name

Address

City, State, Zip

Dear [existing client]

It's been a challenging year in the financial markets, and it may be that the volatility we've experienced over the past year has caused you to become concerned about your present or future financial security. If this is the case, perhaps I can put your mind a little more at ease.

First, the life insurance industry – due in part to strict reserve requirements mandated by the states – remains strong, well-capitalized, and well-positioned to take advantage of opportunities in the marketplace when the economy begins to recover. (We are already seeing signs that this may be starting to happen.) Second, your investments were selected with your long-term objectives *and* risk tolerance in mind in order to help you feel better about “staying the course” during periodic (and perfectly normal) market fluctuations.

Finally, there are still some very strong financial products out there that allow you to invest according to your tolerance for risk and investment goals *without* giving up the safety and guarantees you need in order to sleep at night.

During times like these, it is extremely important that you understand how the insurance and investments you've chosen to achieve your future financial goals are performing; that you are aware of the various options that are available to you; and that you keep your insurance and investments current and up to date with regard to beneficiary arrangements, changes in tax law, and/or changes in your personal or business affairs.

To that end – and especially in light of the recent economic uncertainty – I am recommending that all of my clients schedule an annual review this year to evaluate their coverages, assess the performance of their investments, and ensure they are on track to help achieve their goals and objectives. I believe such a review can and will go a long way towards relieving any anxiety you may be feeling about where you are in relation to your future financial goals.

I will plan on calling you in the coming week to schedule a convenient time for us to get together. If your interest in getting together is more immediate, please don't hesitate to give me a call. In either case, I'll look forward to speaking with you soon.

Sincerely,

Name

Title

[A9JC-0709-15](#)