

PAR Client Sample Prospecting Letter

[Date]

[Client Name]

[Address]

[City, State, Zip Code]

[Dear Client:]

Our lives are constantly changing, and each change can affect our financial situation and needs. However, during times of change, many people fail to evaluate the effect on their life insurance coverage. Annual policy reviews should be part of any life insurance strategy.

A variety of factors may influence the effectiveness of your life insurance coverage without your realizing. The list begins but certainly doesn't end with such things as:

- Marriage
- Birth or adoption of children
- Purchase of a new home
- An inheritance
- New job
- Increased/decreased debt load

Change has a ripple effect that touches many aspects of our lives, especially our finances! A policy review may or may not reveal the need for a change in coverage. The primary goal is to evaluate your current needs, current coverage level and beneficiary designations.

I will contact you shortly to review the benefits of this program. The few minutes spent will be worthwhile.

Sincerely,

[Agent Name]