The Cincinnati Life Insurance Company

**Sample Marketing Letter**

Please customize your letter by placing text in the body of the letter on your agency letterhead. Include only coverages available in your state.

[Date]

It’s easy to file your life insurance policy away and forget about it once the purchase is made. But change happens quickly. This month marks the anniversary of your term life insurance coverage. Reviewing your policy helps ensure that your coverage is up to date and in line with your current financial plans.

Our records indicate that you have the following coverage:

[10-year term, purchased on November 15, 2010, with premium guaranteed until 2020]

Have you experienced a recent lifestyle change that merits adjusting your current life insurance coverage? Let’s look at a few possibilities:

|  |  |
| --- | --- |
| Marriage | New job |
| Children | Retirement |
| Empty nest | Health change |
| New home | Divorce |
| Increased debt | Income change |

Consider whether or not you:

* have the amount of coverage you need or want
* have the correct beneficiaries listed on your policy
* would like to convert all or part of your term policy to a permanent plan

I will call you in the next five days to see if you would like to schedule a review or to discuss any other coverage you may need.

Sincerely,

Independent Agent