

<<SAMPLE Review Introduction LETTER>>

January XX, 2011

Valued Client
Address1
Address2

Re: Annual Life Insurance Review

Dear Valued Client:

We want to take this opportunity to notify you of a new service that XYZ & Associates is initiating on behalf of our clients.

We believe that one of the key fiduciary responsibilities of our agency is to conduct a periodic review of our clients' in-force life insurance policies in which our agency has an advisory capacity to ensure that your policies are performing at competitive levels.

In keeping with these fiduciary responsibilities, we would like to request an in-force illustration of your current life insurance policies in order to determine how long your policies will stay in-force with your current premium payments and find out if we can reduce your current premium and keep the same death benefit, and or increase your current death benefit with same amount of current premium. Please be advised, however, that no action will be taken without your direct approval and there are no fees or obligations for evaluating your current life insurance policies.

As a part of this review process, our office will be contacting you to answer any questions you may have and to find a convenient time that we can sit down and go through your current life insurance policies.

We thank you for your business, and we encourage you to call us at any time if you have questions about this life insurance service.

Sincerely,

<<Agent's Name>>