

Use this sample cover letter to call attention to the articles in your newsletter

This letter must be used with a personal disclosure that is currently approved by your company. This may be found on your business card, letterhead or email signature.

[Date]

Dear [Name],

Look out! Here it comes! Winter will be here before you know it. Are you prepared? Perhaps this would be a good time to think about last winter. Did you think that you should make any home repairs that could save energy or prevent unexpected expenses?

Speaking of unexpected expenses, are you making progress with building an emergency fund? Small monthly contributions can make a big difference, while not impacting your budget too much.

And while we are talking about budgets, the holidays are around the corner. Now may be a good time for you and your spouse to discuss plans. Remember that all of the shopping, groceries, travel obligations and parties can quickly turn holiday spending into a major budget buster. Maybe this is the year you figure out how to cut back your spending a bit and focus on simpler things that are less costly. You just may reduce your stress level at the same time.

For more information about how to best prepare for the coming months, read the enclosed newsletter. As always, if you have any questions feel free to call any time.

Sincerely,

[Name and Company-approved title]

This material is for use with the general public and is designed for informational or educational purposes only. This document is not intended as direct investment, legal or tax advice. The tax information was written to support the promotion or marketing of the topics addressed. Since insurance agents and registered representatives are prohibited from providing tax or legal advice, be sure to consult with your attorney and tax advisor regarding your particular situation.

Each insurer is solely responsible for its own financial condition and contractual obligations. Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. I'll be glad to provide you with cost and complete details.

[NOTE: Add your company's compliance control or approval number when required.]

- *This letter has been reviewed by FINRA and various compliance departments, but we suggest that you contact your compliance department to confirm approval prior to use.*

We appreciate your ideas and suggestions and would love to hear them.

Please contact us anytime. If you know someone who would benefit from these newsletters, we would be happy to send them a free package. You could be eligible to receive considerable savings on your next order through our referral program.

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