

## 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],*

*There are many financial tasks that you can address at any time throughout the year, like checking your insurance coverage or credit report. But if you are serious about making the most of your money, there are critical financial moves that need to be addressed before New Year's Eve.*

*As a financial professional, I often work alongside my clients' tax and legal professionals to help with all of these important deadlines. For example, you will want to be sure that you are making the most of tax-favored investments, like retirement accounts and, if applicable, a Health Savings Account. Evaluating your progress toward your savings goals while minimizing taxes on your investment gains is a key step. This is also the best time of year to consider charitable giving and legacy planning.*

*Regardless of your age and financial situation, these are core housekeeping things to do by year-end. Please let me know a convenient time to get started.*

*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.**

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