Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_

XXX Company {name of financial advisor or firm} hopes that you and your loved ones are safe during these unprecedented times and that you are surrounded by family. This is clearly a time for reflection on the things that matter in our lives and I\we have had many client calls to discuss financial, insurance and other planning needs.

If the well being of your business due to the loss of a key employee has been something that you have thought about in light of the COVID-19 pandemic, have you completed a review of your existing life insurance portfolio or conducted a key person needs analysis? I\we would be happy to discuss any needs or answer any questions that you may have. If you would prefer, you can do some research through a financial tool created by the Principal Financial Group, a leader in business insurance services (<https://m.principal.com/keyperson/keyperson.jsf>), where you can complete this analysis. Should you need any help in completing this analysis or like to discuss the results, please do not hesitate to give us a call.

Life insurance has never been less expensive, especially term insurance plans. The availability and flexibility of products today to meet your business’ financial needs has also never been more robust. Life insurance does NOT exclude pandemics, so any insurance that you currently have or would purchase will protect your business today and in the future.

Finally, many businesses are socially distancing and key employees are not inclined to meet with financial advisors or provide medical evidence for underwriting in person. The insurance companies have created technology platforms that allow your business to purchase up to $3,000,000 or more of life insurance without a life insurance exam up to age 60 and up to $1,000,000 between age 60 and 69. All of this can be accomplished with only a telephone or online interview.

Closing paragraph {personalize}