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.

I am emailing about the existing life insurance that you currently have in force. With all of the changes that are happening in the marketplace in terms of interest rates, product changes with the life insurance carriers, new riders that are available that afford for additional coverage and protection and any changes that have taken place in your personal life, now would be the perfect time to review your existing coverage. Some items to consider are the following:

* Is your existing coverage adequate and is the policy performing as expected?
* Has the size of your family increased or decreased?
* Did you acquire additional real estate or downsize?
* Has your health improved since you put your existing life insurance coverage in place?
* Are you looking to further diversify your investment portfolio in light of the continued uncertainty in the stock market?
* Are you now considering long term care or disability coverage which your current policy does not provide?
* Does the estate plan we put in place need to be reviewed to account for changing circumstances?

These and other topics are all areas that I\we would be happy to discuss when evaluating your existing life insurance coverage to make sure that you and your family have the protection you want.

If we determine that additional coverage is needed or you would like to make any changes, many of this can be accomplished on-line without the need to meet face to face. I/We have been scheduling conference calls and meeting with clients over Zoom or other “socially distancing friendly” technology in an effort to make sure that we all remain safe and healthy while providing you with the service that you have come to expect from XXXX Company.

Closing paragraph {personalize}