

December 1, 2012

Insured: Valued Client  
Owner: Valued Owner  
123 Main Street  
Any City, TX 12345

**Re: Policy number AB12345 with XYZ Insurance Company issued on 01/01/XXXX**

Dear Mr. Owner,

The life insurance industry has changed over the years. The current market conditions require that we monitor our financial affair regularly. You purchased your life insurance policy to last a certain period of time and, like all financial vehicles, it should be monitored and reviewed to make sure that it is performing according to your needs, goals and objectives.

Improved life expectancy allows carriers to charge lower cost of insurance and every census provides the basis for such numbers. Policies issued prior to 2002 were based on 1980 CSO tables (Commissioners Standard Ordinary - An actuarial table used to compute the minimum non-forfeiture values of ordinary life insurance policies) and the current policies are based on 2001 CSO tables, thus the need for a policy review.

For 22 years, our Independent Life Insurance Agency has represented many highly rated carriers. To make sure your policy is in-line with your desired planning goals, we can review your present policy and compare its actual performance to what you had originally anticipated. The goal of the review is to help maximize the benefit of your policy.

Please call us at 800-847-6426 for your free review. The time spent will be worthwhile.

Sincerely,

Trusted Agent