

[Current Date]

[Policyholder Name]

[Street Address]

[City, State, Zip Code]

Re: Annual Coverage Review - Policy Number: [Policy Number]

Dear [Policyholder Name],

Thank you for choosing [Insurance Company Name] for your life insurance needs. We are writing to remind you that the anniversary of your term life insurance policy is approaching on [Renewal Date].

The anniversary of your policy is an excellent time to conduct an annual coverage review. As your life changes-whether through marriage, the birth of a child, a new home, or a change in employment-your insurance needs may change as well. We want to ensure that your current coverage still aligns with your financial goals and provides the necessary protection for your beneficiaries.

Current Policy Overview:

- **Policy Type:** [Term Length] Year Term Life
- **Coverage Amount:** \$[Face Amount]
- **Beneficiary on File:** [Primary Beneficiary Name]
- **Current Premium:** \$[Premium Amount]

No action is required if you wish to maintain your current coverage. However, if you have experienced any major life events in the past year, we recommend scheduling a brief review. We can discuss options such as increasing your death benefit, extending your term length, or converting your policy to permanent coverage.

To schedule your review or to update your contact information and beneficiaries, please contact your agent, [Agent Name], at [Phone Number] or reply to this email.

We appreciate your continued trust and look forward to serving you for another year.

Sincerely,

[Sender Name]

[Title]

[Insurance Company Name]