

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

Subject: Notice of Life Insurance Renewal and Coverage Options

Dear [Policyholder Name],

Thank you for choosing [Insurance Company Name] for your life insurance needs. We are writing to inform you that your policy #[Policy Number] is scheduled for renewal on [Renewal Date].

To ensure your loved ones remain protected, please review your current coverage and the available options for the upcoming term:

Current Policy Summary:

- Current Coverage Amount: \$[Amount]
- Current Monthly/Annual Premium: \$[Amount]
- Expiration Date: [Date]

Your Renewal Options:

1. **Automatic Renewal:** Continue your current coverage with a new premium of \$[New Amount] starting [Date].
2. **Increase Coverage:** Enhance your death benefit to \$[New Amount] to account for new life milestones.
3. **Policy Conversion:** Explore converting your term policy into a permanent whole-life policy.
4. **Lower Coverage:** Reduce your benefit amount to lower your premium costs.

Next Steps:

If you wish to continue with the automatic renewal, no immediate action is required, and your payment method on file will be charged. If you wish to change your coverage or discuss different plan options, please contact your agent at [Phone Number] or visit our online portal at [Website URL] before [Deadline Date].

We appreciate your continued trust in us.

Sincerely,

[Sender Name/Department]
[Insurance Company Name]
[Contact Information]