[Date]

[Client Name]

[Address]

[City, State, Zip Code]

[Dear Client:]

An extremely important component of owning a life insurance policy is periodically reviewing the coverage to make sure it is addressing your current needs. As such, I would like to speak with you to perform a life insurance policy review utilizing the PPH Exam, an innovative approach that examines whether there are any changes in the **P**urpose of the initial coverage, the **P**roduct performance, or the **H**ealth of the insured.

This PPH Exam can help you assess whether:

▪ your goals are being met in the most cost-effective manner

▪ the policy is being properly funded to meet your current objectives

▪ the appropriate amount of insurance coverage is in place to meet your financial goals

▪ the beneficiary designations remain appropriate

▪ your current policy ownership arrangement will produce the lowest tax liability for you and your estate, or help identify alternate strategies that could save you or your beneficiaries money in the long run.

This review will focus on your current needs and in determining what changes if any, need to be made to your existing coverage. If your life insurance needs are unchanged, or are being met by your existing policy, you will have the comfort of affirming this. If not, I can offer strategies to help bring your life insurance policy in line with your goals.

I will contact you shortly to review the advantages of performing a policy review and discuss the planning opportunities for you. Thank you and I look forward to speaking with you.

Sincerely,

[Agent Name]

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