

**Prior to being sent to your client(s) this must be approved by the Kovack Compliance Department.**

**Please submit this piece on the letterhead on which it will be sent.**

Dear [Client Name],

Life insurance is not necessarily an exciting topic to discuss. But that is also the reason why many of my clients haven't taken the time to review what they own.

You might not be sure if you:

- Have what you need,
- Have what you think you have,
- Have the lowest cost, or highest performing product available to you

An analysis of your current coverage:

- Do you currently have the appropriate amount and type?
- Whether you need more or less, is there anything better available?

Over the last few years, life insurance is one thing that has actually gotten cheaper – and better. Changes in interest rates, mortality rates, and the regulatory environment make today's products much different than they were even a few years ago. There are many options in the market today that feature longer guarantees, more flexible premiums and additional features and benefits that were unheard of until recently.

Reviewing your life insurance doesn't have to mean buying more insurance. Much like any other part of your financial strategy, it needs to be something that works perfectly – for your situation.

Call [XYZ Financial] at [800-123-4567] to schedule a time to review your coverage and make sure you are getting your money's worth!

Sincerely,

[Agent Name]