

Use this sample cover letter to call attention to the articles in your newsletter

This letter must be used with your compliance-approved letterhead or email signature, which may be found on your company approved business card, letterhead, or email signature.

[Date]

Dear [Name],

What would you need to be happily retired? Your answer is personal and likely different from most other people's ideas. Of course, money is essential. You can't enjoy retirement if you're struggling financially. But money alone won't guarantee a happy retirement.

Starting in 1938, Harvard studied 268 sophomores over their lifetimes and concluded that close relationships with family, friends, and social circles keep people happy.

While I cannot help with your social life, I can guide you through the crucial financial aspect of a happy retirement. I'll start by asking this question: Do you know if you are saving enough to fund your retirement?

A recent study showed that less than half of participants knew they were on track to meet their savings goals, and 20% knew they were not. Alternatively, a third of higher-income families misjudged how much income their investments could provide throughout their retirement.*

My job is to help my clients move closer to their savings goals and continue to work closely with them to keep them informed and on track. Call my office to schedule an appointment if you want to meet with me.

**Center for Retirement Research at Boston College, 2023*

Sincerely,

[Name and Company-approved title]

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Each insurer is solely responsible for its own financial condition and contractual obligations. Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. I'll be glad to provide you with cost and complete details.

[NOTE: Add your company's compliance control or approval number when required.]

- This letter has been reviewed by FINRA and various compliance departments, but we suggest that you contact your compliance department to confirm approval prior to use.*

We appreciate your ideas and suggestions and would love to hear them.

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