

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],

For most Americans, the days when one could retire with a pension on their 65th birthday are long gone. Nowadays, retirement funding is primarily your responsibility—a daunting one to manage your budget and investments all of your adult life.

Of course, starting to save when you are young is ideal, but it is never too late to contribute to retirement savings. That is why those over age 50 can take advantage of additional catch-up contributions to retirement accounts.

While saving is important, doing so with a strategy that is based on your timeline, risk tolerance, and current financial needs and goals makes sense. A proper strategy considers the big picture, including diversification, and taxes—now and in retirement. Placement of funds may help reduce your tax bill in retirement.*

If you would like to meet to make sure that your strategy and portfolio are in line with your needs and expectations, call to schedule a mutually convenient time.

**Diversification cannot eliminate the risk of investment losses. Past performance won't guarantee future results. An investment in stocks or mutual funds can result in a loss of principal.*

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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