

# POLICY EVALUATION PROGRAM

## Sample Prospecting Letter

This letter is to be used with CPAs, Trust Attorneys, etc. who have clients who have purchased life insurance. It can be used along with either one of the customizable consumer flyers.

(Date)

(Fiduciary Name)

(Address 1)

(Address 2)

(City, State, Zip)

Dear (Prospect Name),

If you are responsible for and concerned about the performance of a life insurance policy on the life of one or more of your clients you may be interested in what I have to say.

The life insurance industry has gone through great turmoil in recent years, with the economic environment adding to the issues. The rates of return for many existing policies are well below the historic averages. The result – many life insurance policies will not perform as intended. Recent events in the capital markets have only served to complicate matters and, in turn, have increased the need to review your clients' policies. Further, with the adoption of the Uniform Prudent Investors Act (UPIA)\*, the fiduciary threshold for trustees has risen dramatically to the point where beneficiary litigation is highly probable.

If left unattended, some life insurance policies could lapse.

That is why I am excited to be able to offer you access to the Policy Evaluation Program. This program will provide you with a review of your client's current permanent life insurance policy. It is designed to compare the actual performance of the policy to what was planned for when the policy was originally purchased. The goal is to help ensure your client's policy is performing as originally intended. This review is offered as a service to you to introduce you to my practice.

I will contact you shortly to review the features of this Program. The conversation will take just a few moments of your time. I think you will agree that it will be worthwhile and time well spent.

Sincerely,

(Producer Name)

\*The Uniform Prudent Investor Act has been adopted by all but five states, the District of Columbia and the United States Virgin Islands. Other states have adopted parts of the Act, but not the entire Act.