

[Date]

[First Name Last Name]

[Address]

[City, State Zip]

Dear [First Name Last Name],

**It’s not too late for life insurance**

Since life insurance premiums are based on age and health risk, it tends to become more expensive over time. That said, there are plenty of options out there.

If you aren’t sure you have enough life insurance to meet your needs, try asking yourself these questions:

* + Will there be enough money to take care of your current debts and other financial obligations?
	+ Would your family be able to retain their current quality of life without your help? Would they be able to remain in their current home?
	+ Would you like to be able to continue helping your family after you’re gone?
	+ Do you have enough life insurance to cover your final expenses?
	+ Would you like to leave a large donation to a favorite church, school, or charity?

I’m here to help with all the above. We can review these questions and others, assess your current coverage, and determine whether your life insurance is built for the long haul. Just give me a call at [**XXX-XXX-XXXX**] and I’ll set up a no-obligation interview. After all, the plans you make today can help ensure your loved ones are protected tomorrow.

Sincerely,

[Agent Name, business title]

[Transamerica]

[Address]

[Phone number]