**SFS Advisors - This must be used in conjunction with preapproved firm letterhead that includes firm disclosure or preapproved email signature with firm disclosure.**

**Week 4 email template**

**Optional subject lines:**

* Do you need more life insurance?
* Are you sure you have enough life insurance?

**Content:**

Hello [client name],

Life gets busy, and we sometimes forget about our life insurance. The life insurance you purchased [enter number] years ago was enough then, but is it enough now?

I would like to set something up for us to review your [policy/policies], discuss what has changed since you purchased [it/them] and see if we need to make any changes.

Here are a few dates and times:

* [Insert date and time]
* [Insert date and time]
* [Insert date and time]

Do any of the above times work for you? If not, is there a specific day or time that would work?

I look forward to hearing from you soon.

[Advisor contact information]

**Disclosures:**

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

This is a general communication for informational and educational purposes. The materials and the information are not designed, or intended, to be applicable to any person’s individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

**Not a deposit — Not FDIC/NCUA insured — Not insured by any federal government agency — Not guaranteed by any bank or credit union — May go down in value**

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