

Thank you for meeting with me to discuss your financial future. Based on my review of your needs and subsequent recommendation, you purchased a renewable <\$Insurance Amount> term life insurance policy. The policy is called a renewable and is issued by . A renewable policy means the insurer will continue the coverage for provided you pay the premium each year. When we met, you indicated that you were looking for insurance for . If any of this information about you or your needs are incorrect, please let me know right away. If you have any questions about the policy and why I am recommending it, please do not hesitate to ask me now or contact me at any time in the future. Sincerely,

, President & Chief Financial Advisor

Client Name: Title:

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Insurance Plan Summary Reason why Policy Holder: Policy Number: Congratulations on taking action to protect your family and your financial well-being. Your new insurance contract comes with valuable benefits and guarantees. Most importantly, it gives you and those around you an extra layer of financial protection. During our insurance needs conversation, we discovered that you have specific insurable needs. As a result, you made the decision to apply for this contract to help you protect those needs. The following is a summary that confirms our discussions and conclusions that were the basis for the insurance. Reason for insurance The reason why you purchased insurance: The amount applied for: <\$Insurance Amount> Insurable shortfall (if any): Policy details Type of policy/term/renewal date/expiry date, if applicable: Name(s) of beneficiary(ies) Any additional benefits included (cost waived if disabled, child future insurability, etc.): Insurance costs paid or any additional cost(s) required (health or related ratings): Your basic insurance costs are guaranteed for: Future needs Additional protection needs we

discovered (critical illness protection, coverage shortfall, etc.):
Reason for our next meeting: My commitment to you: As we discussed in our initial engagement agreement, I make a commitment to communicate with my clients on a regular basis. We will review this protection plan at these regular intervals. Please contact me should any change to your family or financial situation occur. Advisor name: Phone # This "Reason Why" letter has been provided/emailed to you on .

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contract to help you protect those needs. The following is a summary
that confirms our discussions and conclusions that were the basis for
the insurance. Reason for insurance The reason why you purchased
insurance: The amount applied for: <\$Insurance Amount> Insurable
shortfall (if any): Policy details Type of policy/term/renewal
date/expiry date, if applicable: Name(s) of beneficiary(ies) Any
additional benefits included (cost waived if disabled, child future
insurability, etc.): Insurance costs paid or any additional cost(s)
required (health or related ratings): Your basic insurance costs are
guaranteed for: Future needs Additional protection needs we
discovered (critical illness protection, coverage shortfall, etc.):
Reason for our next meeting: My commitment to you: As we
discussed in our initial engagement agreement, I make a
commitment to communicate with my clients on a regular basis. We
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