Hi there {{client\_name}}

When we had initially met for your financial planning appointment you had indicated to me that you were currently employed as {{client\_occupation}} and that you had {{existing\_plans}}. Throughout our conversations, you had let me know you valued a policy that could address your concerns regarding {{common\_insurance\_needs\_considerations}}.

Based on your financial needs analysis and subsequent recommendation, you decided to implement {{plan\_provider}} {{plan\_funding\_period}} {{plan\_type}} with a base coverage of {{plan\_coverage}}, policy number {{policy\_number}}.

Based on the discussion we had and the information you provided, below are the in-depth key considerations and reasonings we addressed together that explain why you wanted the policy to be implemented:

{%for point in common\_insurance\_needs %}

* {{point}}

{% endfor %}

Regarding the specific plan type implemented, a {{plan\_type}}, through our discussions you understood and indicated that {{plan\_type\_reasoning}}.

Regarding your policy’s long-term growth, you are aware that the illustration provided to you is based on current dividend rates and serves as a good long-term reference, and that the actual participating whole-life dividend rate is announced on an annual basis. The illustration provides you with a concept and reasonable idea of the growth of your policy. Please refer to your annual policyholder statement for the exact dividends earned in any given year.

If any of this information about you or your needs is incorrect, or if you have any questions about the policy, please don’t hesitate to ask me now or at any time. Please note that as your needs change your insurance may need to change with it. You should keep this letter alongside your policy and personal records as a reminder of why you decided to implement this policy.

Sincerely,

{{agent\_name}}