

# SAMPLE P&C PROSPECTING LETTER

<<Date>>

<<Agent Name>>

<<P&C Agency Name>>

<<Address>>

<<City>>, <<State>> <<Zip>>

Dear <<Agent Name>>:

## **Were you aware of a powerful opportunity to help your clients while creating a new revenue source for you?**

If you haven't heard of life settlements, which are the sale of in-force life insurance policies for more than the cash value but less than the death benefit, then you and your clients may be missing out.

In the past, their options were limited to letting the policy lapse and receiving nothing, or surrendering it to the insurance company for a predetermined amount. Now they can be sold in the secondary market, such as a home, a car or an investment portfolio.

There are many reasons why your clients may no longer need their current policies:

- Their premiums becoming a financial burden
- Change in beneficiary status such as death or divorce
- The term period expiring on a level term policy
- Their estate decreasing in size or the state tax exclusion allowance increasing
- Other insurance fits their needs better
- Corporate buy-sell agreement/key-man policy upon the death/retirement of a partner

Through my relationship with 3 Mark Financial, a company specializing in both traditional life insurance and life settlements, we can help you determine what your clients' policies are actually worth. With this information, you will be able to help them decide whether their policy still meets their needs or not.

Let us help you give your clients the choices they deserve, while creating a new revenue source for you. To learn more about life settlements please contact me at (xxx) xxx-xxxx. Thank you.

Sincerely,

Financial Advisor