[Agent name]

[Address]

[City], [St] [Zip]

[Phone/email]

[Date]

[Client/Prospect full name]

[Address]

[City], [St] [Zip]

Dear [Client/Prospect first name],

Chances are good that you’ve stopped by a doctor’s office lately for yourself, your child, or even your pet. But when was the last time you had a financial check-up? Even if it’s just a well-check, it’s a good idea to assess your financial and life insurance plans each year.

One piece of the puzzle that’s missing for many of my clients is life insurance. Have you ever had that nagging feeling of “what would happen to my family if…” and then you push the thought away? Life insurance can help put your mind at ease, and even better: term insurance is simple and easy to understand.

**Take a look at these monthly term life insurance rates:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| *Protective ® Classic Choice Term Male, Select Preferred rate class* | | | | | | | | | | | | |
|  | **$250,000 death benefit** | | | | **$500,000 death benefit** | | | | **$1,000,000 death benefit** | | | |
| Term length: | **10** | **15** | **20** | **30** | **10** | **15** | **20** | **30** | **10** | **15** | **20** | **30** |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |
| 35 | $9.77 | $10.80 | $13.81 | $21.45 | $14.25 | $15.99 | $21.25 | $35.89 | $21.93 | $25.49 | $34.86 | $64.26 |
| 40 | $11.89 | $13.08 | $18.02 | $28.66 | $18.44 | $20.49 | $29.09 | $50.53 | $29.36 | $35.19 | $50.10 | $93.50 |
| 45 | $17.19 | $21.53 | $26.86 | $43.52 | $28.39 | $36.65 | $47.22 | $78.99 | $47.00 | $66.30 | $87.49 | $150.45 |
| 50 | $24.18 | $31.27 | $39.34 | $68.68 | $42.22 | $55.58 | $71.55 | $127.73 | $72.38 | $103.34 | $136.77 | $244.79 |

For just a few dollars a day, you can keep your financial future in good health. Not many doctor's office co-pays can compete with that affordable price.

I can help you get started assessing your family’s needs. Give me a call or shoot me an email to set up a time that’s convenient for you.

[Sincerely – or other personalized greeting],

[Agent Name/Signature]

Protective Classic Choice Term, policy form number (TL 21), and state variations thereof, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company, Brentwood, TN . Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims paying ability of Protective Life Insurance Company.

Protective is a registered trademark of Protective Life Insurance Company and Classic Choice is a trademark of Protective Life Insurance Company.

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