

**Prospecting Letter: P&C Clients - Key Employees**  
Performance Evaluation for Your Life Insurance Policy

Use this letter in penetrating individual p&c clients. Present your firm's services to the business owner and request to extend those services to his/her key employees. This is an effective way to market your firm's services, including *Performance Evaluation*, to a large number of highly compensated people.

(Date)

(P&C Individual Key Employee Name)

(Address)

(City, State, Zip)

Dear (P&C Individual Key Employee):

(My Firm Name) has been a valuable resource to (Company Name) for (XX) years. Until now, the majority of my discussions have been with (Company Name) in developing risk management solutions for the business.

I'd like to personally extend my services, and the resources of (My Firm Name), to you and your family. (My Firm Name) is an independent (insurance/employee benefits/financial services) firm, which means we do not work for a financial services company...**we work for you**. We do extensive individual planning – life insurance, disability income, long term care insurance and annuities.

One of the many services available to our clients is a **Performance Evaluation** of your current life insurance – a benefit we offer at no cost to you.

*Life insurance products are financial products that require periodic care.* Has your current product performed up to or exceeded expectations? Have those expectations changed since policy inception? Does the marketplace offer more efficient products?

Subjecting your life insurance portfolio to a formal performance evaluation process is an important, financially sound practice. Periodically reviewing the role life insurance plays makes a marked difference in your ability to reach your goals.

**Performance Evaluation** offers a free analysis of your in-force life insurance coverage, reviews your current needs, and integrates both with the best products the market has to offer. This is a professional service offered to you – free of charge – that will provide you with the analysis you need to make informed decisions.

Please call, we're eager to assist you!

Sincerely,