

3

MAIN FACTORS FOR LIFE INSURANCE COVER LETTERS

Well-written cover letters are essential for getting your clients the best possible policy. The next time you write one, here are three main factors to consider...



1. IS IT NEEDED?

Does the client scenario tell the complete story? If it does, you don't need to write a cover letter.

If it doesn't (or there's something you want to stress), it's best to write one.



3. WRITING TIPS

Write it well, meaning the letter is:

- Short, clear, and to the point
- No more than one page in length
- Clearly stating the need and amount
- Highlighting favorable factors
- Realistic about your clients' health



2. PURPOSE OF COVERAGE

Your cover letter should focus on:

- Explaining the need and justifying the face amount
- All potential roadblocks that may cause concern
- Every favorable factor to get the best rates
- All information obtained during fact-finding