REASON WHY LETTER

**[Date]**

Dear **[Client Name],**

I would like to thank you for meeting with me and allowing me to assist you with putting a solution in place to meet your financial goals.

When we met, I recommended you buy a **[type of insurance policy]** from **[insurance company],** in the amount of **[coverage amount]**. The product is called **[product name].**

During our meeting, we went through your financial situation, including your cashflow (income-expenses), current savings, and future goals. From our discussion, you expressed interest in **[client's stated goals and interests].**

According to the Financial Needs Analysis, we determined that your current protection need is **[amount].** Based on your budget and goals, I recommended **[details of recommended plan, including premium amount, coverage details, and any riders].**

This policy can meet your insurance needs by:

**1. [Key benefit 1]**

**2. [Key benefit 2]**

**3. [Key benefit 3]**

**[Include any projections or cash value estimates if applicable]**

**[Mention any additional recommendations, such as TFSA contributions]**

We discussed various options including **[list alternatives considered]** before deciding on this policy. I explained the **[fees, charges, risks]** associated with this policy. More over enclosed is a copy of the client product guide where you can read more details about this product.

We will review your financial situation in 6 months or a year to ensure the policy continues to meet your needs and to discuss any potential adjustments.

Please note that you have a 10-day free look period from the date you receive your policy, during which you can review the contract and cancel it for a full refund if you change your mind.

Please let me know if any of the above information is incorrect, or if you have any questions about the policy or why I recommended it.

I appreciate your confidence in me and look forward to working with you in the future to ensure that your financial plans continue to meet your changing needs. If I can be of assistance to you in any other way, please do not hesitate to contact me at the information given below.

Please keep this letter with your policy contract as a reminder of the reasons why you purchased this policy.

Warm regards,

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**Bhupinder Singh Gill Client Name:**

Marketing Director, World Financial Group

**Phone:** 778-345-9418 **Date of Signing:**

**Email:** [bgill139szc@wfgmail.ca](mailto:bgill139szc@wfgmail.ca)