

Date

Mr. John Q. Client
123 Desert Drive
Palm Desert, CA 92253

Dear John:

At XYZ Financial, I provide financial advice. If I think advice will help my clients I'll share it, even if it falls outside my area of specialization. So here's a true story:

A colleague of mine has a local client who rented an RV to take his family up to Big Bear. As they drove up the side door of the RV swung open and struck a bicyclist they were passing. The bicyclist was thrown over some rocks and severely injured.

The client was legally at fault and was sued. His 1-800 auto insurance had a \$100k liability limit with no umbrella. Medical expenses for the bicyclist were over \$300k, and total damages are projected to be \$1.1 million. So the client is expected to lose \$1 million of his \$2 million personal assets. All because he was improperly insured.

Anyone who drives a car, owns a home or runs a business faces the serious risk of lawsuit which, if underinsured, can be catastrophic. And property and casualty insurance can get complicated, particularly for businesses, professionals and high net worth individuals.

The point of this letter is for you to ask yourself three questions:

- 1) Is your insurance agent an independent expert?
- 2) Are you satisfied with the amount of contact and general service you receive from your insurance agent?
- 3) Are you confident that your personal assets are completely protected from a major auto, homeowner, business or professional lawsuit?

If the answer to all three is yes, great! If the answer to any one is no or not sure, read on.

I'm pleased to announce professional collaboration with Carrie Babij, President of Desert Insurance Solutions of La Quinta (brochure enclosed). Carrie is an insurance expert with over 20 years' property and casualty insurance experience including her position as Vice-President, Wells Fargo Insurance. Her independent firm offers a complete line of personal, commercial and professional liability products from top insurance carriers.

You are under no obligation to work with Carrie, but if you have any concerns about the quality of service and expert advice you are getting from your existing property and casualty agent I encourage you to give her a call. And if you choose to work with Carrie, she and I will collaborate where appropriate so that I can continue to advise you in the best possible way.

As always, please call me with any questions. Best wishes!

Sincerely,

John Q. Advisor
President, XYZ Financial