



{Name}{required}, {Designations}* {optional}
{Approved Title}, {Prudential Advisors}
{optional Insurance License #1}
{optional Insurance License #2}
{Division or Territory}

{Company Name}
{Address}
{City}, {State} {Zip Code}
{Phone Number} {Fax Number}
{Email Address}

Dear {Recipient Name},

That was fast. The year is nearly over. It rushes by because we Americans are usually on the go. But I strongly encourage you to slow down long enough to conduct a year-end financial review.



During challenging financial times like these, most Americans need all the help they can get to keep their financial life on track. That's what financial reviews are for. This exercise provides you the opportunity to look at your financial situation—the big picture—and make any necessary changes to keep your plan current with your goals.

During the review, we will discuss the status of your investments and insurance coverage. I can refer you to legal assistance if you have not established an estate plan. Finally, it is important to consult with your tax advisor to find every tax-saving opportunity that may expire on December 31. Please call my office to schedule a convenient time to meet.



**Of course,
I am here to help!**

This material is for use with the public and is designed for informational or educational purposes only. This document is not intended as direct investment, legal or tax advice. The tax information was written to support the promotion or marketing of the topics addressed. Since insurance agents and registered representatives are prohibited from providing tax or legal advice, be sure to consult with your attorney and tax advisor regarding your situation.

Sincerely,

{Name Signature}

{Name and Company-approved title}

[Disclosures]