[Insert Logo]

[Date]

[First Name Last Name]

[Address]

[City, State Zip]

Dear [First Name Last Name],

**Best wishes on your birthday!**

Happy birthday and best wishes for good health and happiness on your special day and in the year ahead. As you approach another year of life, we hope you’ll have the opportunity to celebrate this important occasion with loved ones and friends.

Birthdays are also a gentle reminder that, as much as we’d all like to live forever, life can be unpredictable. That’s why we make it easy for you to help protect the people you love with a life insurance policy should the unthinkable happen to you. Think of it as a birthday gift from you … to them.

Whether you’re looking forward to owning a home, sending a child to college, or already living comfortably in retirement, *now* is the time to start saving. Begin building your financial foundation with the purchase of a Transamerica insurance policy.

There will never be a better time than right now to help provide for your needs and your family’s financial security — and to increase your insurance coverage. Between now and your birthday, you may apply for additional coverage at rates based on your current age. Why wait until you are one year older and miss the chance to take advantage of today’s lower current age rates?

I will be calling soon to arrange a convenient time to stop in and see you.

Again, happy birthday to you!

Sincerely,

[Agent Name, business title]

[Office Name]

[Address]

[Phone number]