

—  
Date:

## **Subject: Complementing Your Medicare Coverage with a Secure Retirement Strategy**

Dear **[Client's Name]**,

I hope this letter finds you in good health and enjoying the benefits of your Medicare coverage. As your trusted insurance advisor, I wanted to share a valuable financial solution that can enhance your retirement strategy and provide you with added peace of mind.

I understand that securing your financial future is a top priority, especially during your retirement years. Medicare takes care of your healthcare needs, but what about your long-term financial security? That's why I'm excited to introduce you to a financial tool known as a multi-year guaranteed annuity (MYGA).

### **What is a Multi-Year Guaranteed Annuity (MYGA)?**

A MYGA is a type of annuity that offers a fixed interest rate for a specific period, typically ranging from 3 to 10 years. This means that your money will grow at a guaranteed rate, unaffected by market fluctuations. It's like having a stable savings vehicle that offers predictable returns.



## Benefits of MYGAs for Your Retirement:

- 1. Stability and Security:** With a MYGA, you can enjoy the security of knowing your principal is protected from market volatility.
- 2. Guaranteed Growth:** Your annuity will accumulate interest at a fixed rate over the chosen term, providing you with a reliable and predictable growth on your investment.
- 3. Tax-Deferred Earnings:** Any interest earned on your MYGA is tax-deferred, which means your money can grow faster compared to taxable investments.
- 4. Retirement Income Stream:** At the end of the term, you have the flexibility to receive a lump sum or convert the annuity into a guaranteed income stream, ensuring a steady flow of income throughout your retirement.
- 5. Complement to Your Medicare Coverage:** MYGAs can serve as an excellent complement to your Medicare plan, helping you build a comprehensive retirement income strategy.

At [**Your Company Name**], we take great pride in providing our clients with the highest level of personalized service and ensuring their financial well-being. Our mission is to empower you to make informed decisions that lead to a secure and fulfilling retirement.

I invite you to schedule a complimentary consultation to explore how MYGAs can fit into your retirement strategy. During our meeting, we will discuss the advantages of MYGAs, address any questions or concerns you may have, and work together to create a solid financial plan tailored to your unique circumstances.

Please don't hesitate to contact me at [**Your Phone Number**] or [**Your Email Address**] to arrange a time that works best for you. I look forward to speaking with you soon and helping you achieve the retirement you deserve.

Sincerely,

[**Your Name**]

[**Your Title/Position**]

[**Your Company Name**]