**YEAR-END CHECKLIST COVER LETTER TEMPLATE - CLIENTS**

***Instructions***

1. *Please refer to your compliance department for use restrictions or additional disclosure language requirements*
2. *If you prefer, add this to your letterhead*
3. *Delete these instructions before forwarding.*

[Date]

[CLIENT NAME]

[STREET ADDRESS]

[CITY, STATE ZIP]

Dear [Client Name]:

As we look toward 2024, let’s hope that it’s calm, healthy, peaceful, and prosperous.

While no one can predict the future, we can prepare for it. The comprehensive plans we develop for our clients have already factored in both down years and up, both bull markets and bear markets.

This is why we still believe as strongly as ever in the long-term strategy we’ve put in place for you.

But it still makes sense to regularly review where you are, see if anything has changed in your life or circumstances, and analyze any potential opportunities created by market conditions. The enclosed **Year-End Checklist** will help us focus on those that are most relevant to your specific situation.

Please review each of the areas in the Checklist and note those that you would like to discuss further, either by phone or online. Also, are there other areas you’d like us to consider? Other items you want to discuss?

As always, it’s an honor to partner with you in achieving your financial goals. We look forward to helping guide and advise you through 2024 and far into the future. Thank you for being a valued client. We wish you and your family all the best for the new year!

Sincerely,

[ADVISOR NAME]

[ADVISOR TITLE]