Cover letter for Non-Wage Earning/Dependent Spouse Life Insurance

*(Insert Carrier Here)*

Dear Underwriting Team:

Re: Application for Life Insurance on [Insured]

Please accept this application for Non-Wage Earning/Dependent Spouse life insurance coverage on the life of [Name]. Attached please find,

* Amount of life insurance requested: $[Amount]
* Total gross earned income of the wage-earning spouse is (Amount)
* Breakdown of the Total amount of life coverage applied for, in force and intended to be replaced on the wage-earning spouse (Amount)
* Breakdown of the ultimate total line sought on the wage-earning spouse?
* Breakdown of the ultimate total line sought on the non-wage earning spouse?
* Couples net worth

[Additional paragraph if you are asking for more that 50% of the wage-earning spouse, please provide full details as to how the amount was determined].

The following information is submitted in support of this application,

* \_\_\_\_
* \_\_\_\_
* \_\_\_\_

[Include any personal information on the proposed insured that you believe will facilitate our underwriting review and help the underwriter make a decision – information that helps the underwriter “get to know” the proposed insured].

If you need any further information, please contact [name of contact person] at our office at [please provide a direct line or extension, and/or an email address].

Sincerely,

(BGA Contact)